File # 2305-02

APPRAISAL OF REAL PROPERTY



LOCATED AT

11429 Orcas Ave

Sylmar, CA 91342-6727

W POR OF TUJUNGA RANCHO N 120 FT OF S 1182 FT OF E 330 FT OF LOT 16

FOR

WEDGEWOOD INC

2015 MANHATTAN BEACH BL, SUITE 100

REDONDO BEACH, CA 90276

OPINION OF VALUE

925,000

AS OF

05/04/2023

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		US	SPAP Compl	iance Addei	ndum		[≠] 53477 [≠] 2305-02	
	OOD HOLDINGS							
operty Address 11429	Orcas Ave		County r	OS ANGELES		State CA	Zip Code	91342-6727
·	EWOOD INC			OU ANGLES		UA UA	,	31042-0727
PPRAISAL AND REP	ODT IDENITIEICA	TION						
nis Appraisal Report is one								
Appraisal Report Restricted Appraisal Re	eport This report intended or	t was prepared in accor	rdance with the requiren rdance with the requiren lient and any other name Ill of the opinions and coi	nents of the Restricted A d intended user(s). Use	ppraisal Report options of this report must	on of USPAP Star	ndards Rule 2-	* **
DDITIONAL CERTIFIC	ny knowledge and be							
The statements of factThe report analyses, or				ns and are my personal	, impartial, and unbia	sed professiona	l analyses,	
opinions, and conclusi	ons.							
I have no (or the specific parties involved.	ed) present or prosp	pective interest in the pr	roperty that is the subjec	et of this report and no (o	or specified) persona	I interest with res	spect to the	
I have no bias with resp	ect to the property t	hat is the subject of this	s report or the parties in	olved with this assignm	nent.			
My engagement in this	assignment was not	t contingent upon devel	loping or reporting prede	etermined results.				
 My compensation for of 	ompleting this assig	inment is not contingen	nt upon the development	or reporting of a predet	ermined value or dire	ction in value tha	it favors the ca	use
• •		•	tipulated result, or the oc					
My analyses, opinions,	and conclusions we	ere developed and this i	report has been prepare	d, in conformity with the	Uniform Standards	of Professional A	ppraisal Pract	ice.
 This appraisal report w 	as prepared in accor	rdance with the requirer	ments of Title XI of FIRR	EA and any implementir	ig regulations.			
RIOR SERVICES								
I have NOT performed immediately preceding			pacity, regarding the pro	perty that is the subject	of this report within t	he three-year pe	riod	
_	·	•	, regarding the property	that is the subject of this	s report within the thr	ee-year period ir	nmediately	
			cribed in the comments	•		<u> </u>		
ROPERTY INSPECTION								
	·	he property that is the s						
I HAVE made a person		roperty that is the subje	ect of this report.					
nless otherwise noted, no		cant real property appra	aisal assistance to the no	erson signing this certifi	cation. If anyone did	provide significa	nt assistance.	they
			nce provided in the report		. ,	,		•
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declared a pandemic by the World Health Organization (WHO). The reader is reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPER	RTY
A reasonable marketing time for the subject property is	day(s) utilizing market conditions pertinent to the appraisal assignment.
A reasonable exposure time for the subject property is 30- TO 90	day(s).
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Aug P. Ballina	Signature
Name JOSEPH P BALDINO	Name
Date of Signature 05/04/2023	Date of Signature
State Certification # AR001957	State Certification #
or State License #	or State License #
State CA	State
Expiration Date of Certification or License 02/12/2025	Expiration Date of Certification or License

USPAP Compliance Addendum 2020

Effective Date of Appraisal 05/04/2023

Supervisory Appraiser Inspection of Subject Property

☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

Exterior-Only Inspection Residential Appraisal Report 53477 File # 2305-02

53477

The purpose of this summary appraisal report	it is to prov	ide the lender/chem with an	accurate, and adequate	iy supported, op			UI LIIE SUDJECL	property.
Property Address 11429 Orcas Ave			City Sylmar			CA		42-6727
Borrower REDWOOD HOLDINGS		Owner of Public Reco	ord Elaine T Mercu	RIO	Cour	nty Los A	NGELES	
	ICHO N 120	FT OF S 1182 FT OF E 330						
Assessor's Parcel # 2529-022-014			Tax Year 2022				1,359	
Neighborhood Name LAKE VIEW TERRACE				i03-A-1		sus Tract 1		1
Occupant Owner Tenant Vaca		Special Assessments	\$ o	PU	D HOA\$ 0		per year	per month
Property Rights Appraised Fee Simple	Leaseho		/ L					
Assignment Type Purchase Transaction	Refina		(describe) MARKET V					
Lender/Client WEDGEWOOD INC			MANHATTAN BEACH B	, , , , , , , , , , , , , , , , , , , 				
Is the subject property currently offered for sale o							Yes 🗶 No	
Report data source(s) used, offering price(s), and	date(s).	CRMLS THE SUBJECT HA	IS NOT BEEN LISTED FO	OR THE PAST 12	MONTHS.			
I did did not apply to the contract for a	ala far tha au	higgs numbers transportion Fund	ain the requite of the engly	vaia of the contract	for colo or why t	ha analysia	waa nat	
I did did not analyze the contract for sperformed.	sale for the su	oject purchase transaction. Expi	ain the results of the analy	isis of the contract	for sale or why t	ne anaiysis	was not	
performed.								
Contract Price \$ Date of Cont	ract	le the property celle	r the owner of public reco	rd? Yes	No Data S	Cource(s)		
Is there any financial assistance (loan charges, sa			<u> </u>			ourco(3)	Yes	s No
If Yes, report the total dollar amount and describe			ice, etc.) to be paid by any	y party on bonan o	i tiic boilowci :		103	5 110
ii 163, 16port the total dollar amount and describe	the items to t	ο μαια.						
Note: Race and the racial composition of the	neighborhoo	d are not annraisal factors						
Neighborhood Characteristics		• • • • • • • • • • • • • • • • • • • •	nit Housing Trends		One-Unit H	ousing	Present La	nd llee %
· ·	Rural	Property Values Increasi		Declining	PRICE	AGE	One-Unit	
		Demand/Supply Shortag		Over Supply	\$ (000)	(yrs)	2-4 Unit	90 %
	Slow			Over 6 mths		,	Multi-Family	<u>1</u> %
				_	500 LOW		Commercial	1 %
•	S LUCATED I	NORTH OF THE 210 FWY, SO	JUTH OF CITY LIMITS, I	EASI OF VAN	1,800 High 900 Pred.		Other	1 % 8 %
NUYS AND WEST OF WHEATLAND. Neighborhood Description The subject is I		making stable	mand morning to 1	di				
,		mature stable area. It is in						
centers. Neighborhood shows average to g								
less than one mile north of the 210 fwy. T Market Conditions (including support for the abov								
·			INANCING IS PREDOM					
WEAKEN AS INFLATION HAS BEEN INCREA								
TO INCREASE RATES BUYER ARE BEGINNI Dimensions 120 x 330	NG IU BE W	Area 39600 sf		RECTANGLE	INE UNEMPLU	View N;		SING
Specific Zoning Classification LARA		Zoning Description		RECIANGLE		VICW N;	Kes;	
	conforming (G	randfathered Use) No Zo		16)				
Is the highest and best use of subject property as	- ,		<u> </u>		Yes No	If No. des	criho	
to the highest and best ase of subject property as	improved (or	as proposou per plans and sper						
			, , , , , , , , , , , , , , , , , , , ,		103100	11 110, 000		
Utilities Public Other (describe)		Public Other	, .			,		Private
Utilities Public Other (describe)	V		(describe)	Off-site Impro	ovements - Type	,	Public	Private
Electricity \(\sum \)		Vater 🗶 🗌	, .	Off-site Impro	ovements – Type IALT	,		Private
Electricity 🔀 🗌 Gas 🗶	8	Vater Sanitary Sewer	(describe)	Off-site Impro	ovements – Type IALT	,	Public	
Electricity Gas FEMA Special Flood Hazard Area Yes	No FE	Vater Sanitary Sewer MA Flood Zone X	(describe) FEMA Map # 060	Off-site Impro	ovements – Type IALT	,	Public	
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical	No FE for the market	Vater Anitary Sewer Anitary Se	(describe) FEMA Map # 060 No If No, describe	Off-site Impro	ovements – Type IALT	FEMA Map	Public A Date 09/26/2	
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Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File # 2305-02

There are 1 comparable	nroperties cu	ırrantlı	offered	for cal	la in t	the subject neighborho	and rar	naina in		from \$ 1 ass ass		to	<u></u>	
												to	-,-	65,000
			neigno			the past twelve mont	ns ran)			1,285,000
FEATURE	SUBJECT	ſ		COMP	PARABI	LE SALE # 1		COM	PARAB	LE SALE # 2		COM	1PARAB	LE SALE # 3
Address 11429 Orcas Ave			11545	Jeff Av	ve		11471	1 Orcas	Ave		1147	3 Rugg	iero Av	e
Sylmar, CA 91342-6	727		Lake V	/iew Ter	rrace.	CA 91342-6828	Lake	View Te	rrace.	CA 91342-6729	Lake	View T	er. CA	91342-6737
Proximity to Subject				niles NE			0.08	miles N			1	miles N		
	\$		UIZU III			\$ 1,150,000				\$ 1,050,000			_	\$ 1.110.000
	\$	sq.ft.	¢		og ft	Ψ 1,150,000	\$		- ca ft	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$		- caft	-,,
	φ			660.16			<u> </u>	623.52			_		5 sq.ft.	
Data Source(s)			CRMLS	SMLS#S	SR230	50029 ;DOM 6	CRML	.SMLS#	22145	445 ;DOM 35	CRMI	.SMLS#	#GD221	185644 ;DOM 96
Verification Source(s)						503-A-1				503-A-1				503-A-1
VALUE ADJUSTMENTS	DESCRIPTION	ON	DES	SCRIPTIC	ON	+(-) \$ Adjustment	DE	SCRIPTI	ION	+(-) \$ Adjustment	DE	SCRIPT	TON	+(-) \$ Adjustment
Sales or Financing			ArmLth	h			ArmLt	th			ArmLi	th		
Concessions			Conv;0					31000		-31,000				
Date of Sale/Time				3;c04/23	,			2;c06/2	2	01,000		3;c11/2	22	
Location					.									
	N;Res;		N;Res;	;			N;Res	;			N;Res	;		
Leasehold/Fee Simple	Fee Simple	\longrightarrow	FEE			0	FEE				FEE			0
Site	39600 sf		18728	sf		+20,000	1835	5 sf		+20,000	2089	9 sf		+20,000
View	N;Res;		N;Res;	;			N;Res	;			N;Res	;		
Design (Style)	DT1;Ranch		DT1;R/	ANCH			DT1;F	RANCH			DT1;F	RANCH		
Quality of Construction	Q4		Q4				Q4				Q4			
	74		58			0	73				70			0
0 1111														
	C4		C3	Dalama	D - 41	-100,000		Dilimin	D-H-	-100,000		Dalama	D.H.	-100,000
Above Grade	Total Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	6 3	2.0	6	3	2.0		6	3	2.0	+7,500	7	3	2.1	+5,000
Gross Living Area	1,962	sq.ft.		1,742	sq.ft.	+16,500		1,684	ı sq.ft.	+20,900		1,54	8 sq.ft.	+31,100
Basement & Finished	Osf		Osf				0sf				Osf			
Rooms Below Grade														
Functional Utility	AVERAGE		AVEDA				AVED	ACE			AVED	ACE		
			AVERA				AVER				AVER			
Heating/Cooling	FAU/NONE		FAU/CI	ENT		-5,000				-5,000	FAU/0			-5,000
Energy Efficient Items	NONE		NONE				NONE				NONE			
Garage/Carport	2ga3dw		2ga2d	w		0	4ga4c	dw		-20,000	1ga1	dw		+10,000
Porch/Patio/Deck	NONE		OPEN I	PATIO		-5,000	NONE				NONE			
POOL-SPA	NONE		POOL-S	SPA		-25,000	NONE				NONE			
											1.0			
Not Adjustment (Total)					.	\$ -98.500		1 . N	_	•	 	1. 1	X -	•
Net Adjustment (Total)					(-	1.y UO EUU	1 1	+	X -	\$ -107,600		+	X -	\$ -38,900
=						\$ -98,500					l			
Adjusted Sale Price			Net Adj.		8.6 %		Net Ad		10.2 %		Net Ad	lj.	3.5 %	
Adjusted Sale Price of Comparables			Net Adj. Gross A		8.6 % 4.9 %		Net Ad		10.2 % 19.5 %			lj.		
of Comparables	he sale or transf		Gross A	Adj. 1	4.9 %	\$ 1,051,500	Net Ad Gross	Adj.	19.5 %			lj.	3.5 %	
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Exterior-Only Inspection Residential Appraisal Report

53477 File # 2305-02

THE INTENDED USER OF THIS APPRAISAL IS THE LENDER/CLIENT. THE INTENDED USE				
MORTGAGE FINANCE TRANSACTION SUBJECT TO THE STATED SCOPE OF WORK, PURF FORM & DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDEN	,	RTING REQUIREMEN	NTS OF THIS APPRAIS	AL REPORT
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The address reported on the appraisal form is according to US Postal Service recorded and the title report may or may not match to USPS records".	as required by UAD format. In	le title company re	ports the city or coun	ity address
I have performed no services, as an appraiser or in any other capacity, regarding the	property that is the subject of t	this report within t	he three-year period i	immediately
preceding acceptance of this assignment.				
COST APPROACH TO VALUI	(not required by Fannie Mae)			
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Provide adequate information for the lender/client to replicate the below cost figures and calculatic Support for the opinion of site value (summary of comparable land sales or other methods for est ratio of land to improvements is typical for the area, as indicated by(using the abstration of land to improvements is typical for the area, as indicated by(using the abstration of land to improvements is typical for the area, as indicated by(using the abstration of cost data MARSHALL-SWIFT Quality rating from cost service AVE Effective date of cost data 03/01/2020 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used NO EXTERNAL OR FUNCTIONAL DEPRECIATION Estimated Remaining Economic Life (HUD and VA only) 30 Years INCOME APPROACH TO VALUE (Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at Legal Name of Project Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project created by the conversion of existing building(s) into a PUD? Yes Does the project created by the conversion of existing building(s) into a PUD? Yes Does the project created by the conversion of existing building(s) into a PUD? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPRI E (not required by Fannie Mae) = \$ IFOR PUDs (if applicable) No Unit type(s) Detached on the subject property is an attached Total number of units sold Data source(s) No If Yes, date of conversion If No, describe the status of completed.	es used. g. Sq.Ft. @ \$ g. Sq.Ft. & \$ g. Sq.	=\$ 225.00 =\$ =\$ 20.00 =\$ =\$ anal =\$ =\$ =\$	700,000 441,450 8,000 449,450 249,450) 200,000 100,000

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Exterior-Only Inspection Residential Appraisal Report File

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

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

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

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

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

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

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the 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.

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Exterior-Only Inspection Residential Appraisal Report 53477

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

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

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20. I identified the lender/client in this appraisal report who is 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.

1 1	
APPRAISER / A / A / A / A / A / A / A / A / A /	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Joseph /P BALDINO	Name
Company Name REAL ESTATE APPRAISER	Company Name
Company Address 3101 MESA VERDE DR	Company Address
BURBANK, CA 91504	
Telephone Number (818) 768-6147	Telephone Number
Email Address Joeappraiser11@aol.com	Email Address
Date of Signature and Report 05/04/2023	Date of Signature
Effective Date of Appraisal 05/04/2023	State Certification #
State Certification # AR001957	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State ca	
Expiration Date of Certification or License 02/12/2025	SUBJECT PROPERTY
ADDDEGG OF DDODEDTY ADDD MOED	☐ Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
11429 Orcas Ave	Date of Inspection
Sylmar, CA 91342-6727	
APPRAISED VALUE OF SUBJECT PROPERTY \$ 925,000	COMPADADI F CALFO
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	☐ Did not inspect exterior of comparable sales from street
Company Name <u>wedgewood inc</u>	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach BL, Suite 100, REDONDO	Date of Inspection
BEACH, CA 90276	
Fmail Address	

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Exterior-Only Inspection Residential Appraisal Report 53477 File # 2305-02

FEATURE		SUBJEC	T COMPARABLE SALE # 4				COMPARABLE SALE # 5				COMPARABLE SALE # 6						
Address 11429 Orcas Ave				10526 Kurt St Lake View Ter, CA 9				11180 Osborne St Sylmar, CA 91342-6602									
Sylmar, CA 91342-6 Proximity to Subject	727						91342-6834					6602					
Sale Price	\$			0.54 1	miles E	:	\$ 91	85,000	0.35 n	niies v		\$ 925,000				\$	
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	518.4	12 sq.ft		30,000	\$	465.2	g sq.ft.	020,000	\$		sq.ft.		
Data Source(s)				CRML			112295 ;DOM 9	9	UNK;D							•	
Verification Source(s)							2 503-B-1				5857		_				
VALUE ADJUSTMENTS		DESCRIPT	ION		SCRIP	TION	+(-) \$ Adjust	tment		SCRIPT	ION	+ (-) \$ Adjustment	D	ESCRIPT	ION	+(-) \$ Adjustmer	ıt
Sales or Financing Concessions				ArmLt					ArmLtl								
Date of Sale/Time				Conv;	u 2;c06/	22			Conv;0 s12/21								
Location	N;Re	es;		N;Res					N;Res;								
Leasehold/Fee Simple	Fee	Simple		FEE				0	FEE			0					
Site		00 sf		11066			+3	30,000				-10,000					
View Design (Style)	N;Re			N;Res					N;Res;								
Quality of Construction	D11;	Ranch		D11;H Q4	RANCH				DT1;R Q4	anch							
Actual Age	74			62				0	73			0					
Condition	C4			C3			-10	00,000									
Above Grade	Tota	l Bdrms.	Baths	Total	Bdrms	. Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	6	3	2.0	7	4	2.0		0	7	3	3.0	-10,000					
Gross Living Area Basement & Finished		1,962	2 sq.ft.		1,90	o sq.ft	. +	+4,700		1,98	8 sq.ft.	-2,000			sq.ft.		
Rooms Below Grade	Osf			Osf					0sf								
Functional Utility	AVEI	RAGE		AVER	AGE				AVERA	GE							
Heating/Cooling	FAU/	NONE		FAU/C	ENT			-5,000	FAU/C	ENT		-5,000					
Energy Efficient Items	NON	E		NONE					NONE								
Garage/Carport Porch/Patio/Deck	2ga3			2ga2d					2ga2d	w		0					
POOL-SPA	NON			OPEN POOL	PATIO)		-5,000 20,000									
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Supplemental Addendum

File No. 2305-02

Borrower	REDWOOD HOLDINGS			
Property Address	11429 Orcas Ave			
City	Sylmar	County Los angeles	State CA	Zip Code 91342-6727
Lender/Client	WEDGEWOOD INC			

THIS IS AN APPRAISAL REPORT NOT A SUMMARY REPORT AS STATED ON THE PREPROGRAMMED APPRAISAL FORM NO PERSONAL PROPERTY WAS INCLUDED IN THIS REPORT

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. THIS IS A LARGER HOUSE WITH A LARGER LOT

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.

· URAR: 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 minutes from major traffic arteries on Foothill & Wheatland. The subject is located less than one mile north of the 210 fwy. The subject is located within 20 minutes from major retail, entertainment and employment opportunities in Burbank, Glendale & Pasadena. The subject is 30 to 60 minutes from downtown Los Angeles.

EXPOSURE TIME FOR THE SUBJECT IS 1 TO 3 MONTHS. EXPOSURE TIME IS THE LENGTH OF TIME THE PROPERTY INTERESTS 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 15 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.

HIGHEST & BEST USE WAS DETERMINED AS IMPROVED BASED ON ITS CURRENT USE BEING LEGALLY PERMISSIBLE. PHYSICALLY POSSIBLE FINANCIALLY FEASIBLE & MOST PROFITABLE

Market Conditions Addendum to the Appraisal Report

53477

File No. 2305-02

The purpose of this addendum is to provide the lender/cl		•		prevalent in the sub	ject	
neighborhood. This is a required addendum for all apprair Property Address 11429 Orcas Ave	isai reports with an enective	City Sylmar	.009.	State CA	ZIP Code 913	12_6727
Borrower REDWOOD HOLDINGS		On Symiai		omio GA	211 0000 913	42-0121
Instructions: The appraiser must use the information req housing trends and overall market conditions as reported it is available and reliable and must provide analysis as in explanation. It is recognized that not all data sources will in the analysis. If data sources provide the required information of the result of the recognized that not all data sources will in the analysis. If data sources provide the required information of the result of th	d in the Neighborhood section ndicated below. If any requir l be able to provide data for mation as an average instea	on of the appraisal report f red data is unavailable or i the shaded areas below; it ad of the median, the appra	orm. The appraiser must fill s considered unreliable, the f it is available, however, the aiser should report the availa	in all the informatio appraiser must prove appraiser must inc able figure and ident	n to the extent vide an lude the data ify it as an	
average. Sales and listings must be properties that comp subject property. The appraiser must explain any anomal				sed by a prospective	e buyer of the	
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	8	1	2	★ Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	1.33	0.33	0.67	★ Increasing	Stable	Declining
Total # of Comparable Active Listings	1	1	1	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.8	3.0	1.5	Declining	Stable Stable	Increasing
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing	Overall Trend Stable	▼ Declining
Median Comparable Sales Days on Market	1,050,000 23	1,110,000 96	952,500 12	Declining	Stable	Increasing
Median Comparable List Price	1,165,000	829,900	1,065,000	➤ Increasing	Stable	Declining
Median Comparable Listings Days on Market	96	18	6	➤ Declining	Stable	Increasing
Median Sale Price as % of List Price	105	95	101	Increasing	★ Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance p		No		Declining	Stable	Increasing
Explain in detail the seller concessions trends for the pas	, -		_	-	=	
fees, options, etc.). SELLER CONCESSIONS AR	RE NOT PREVALENT. THE	RE ARE SOME BUT MO	STLY ONLY REO SALES. I	NO INCREASE OR	DECREASE IN S	ELLER
CONCESSIONS IN THE PAST 12 MONTHS						
Are foreclosure sales (REO sales) a factor in the market?	? Yes 🗶 No	lf yes, explain (includ	ing the trends in listings and	d sales of foreclosed	l properties).	
FORECLOSURE & REO SALES ARE NOT A FACTOR	IN THE MARKET AT THIS	S TIME. % OF REO & F	ORECLOSURE SALES LE	SS THAN 1/2%		
Cite data sources for above information.	-CLAW					
Cite data sources for above information. CRMLS	-CLAW					
Summarize the above information as support for your co	onclusions in the Neighborho	• • • • • • • • • • • • • • • • • • • •	•	-		
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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.

or any compa to influ	other third party a ny, or partner on be uence the developmo	director, officer, or cting as joint ventur half of ent, reporting, result, ducement, intimidatio	e partner, inde wedgewood in or review of	ependent contra vc my appraisal	ctor, appraisal , influenced, through coerci	management or attempted
		Clear Cap or in our business		has nev	er participated	in any of the
1)	Withholding or threa	atening to withhold t	mely payment	or partial payn	nent for an app	oraisal report;
2)	_	atening to withhold ote or terminate me;	future busines	s with me, or	demoting or to	erminating or

- Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) 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;
- 8) 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.

and P Baldia		
MUNICOTT	05/04/2023	
Signat <mark>ure 7</mark>	Date	
JOSEPH P BALDINO	AR001957	
Appraiser's Name	State License or Certification #	
IFA	02/12/2025	CA
State Title or Designation	Expiration Date of License or Certification	State
11429 Orcas Ave, Sylmar, CA 91342-6727		

Address of Property Appraised

05/13

Subject Photo Page

Borrower	REDWOOD HOLDINGS			
Property Address	11429 Orcas Ave			
City	Sylmar	County Los angeles	State CA	Zip Code 91342-6727
Lender/Client	WEDGEWOOD INC			



Subject Front

11429 Orcas Ave Borrower/Client

 Lender
 1,962

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 39600 sf

 Quality
 Q4

 Age
 74



Subject Rear



Subject Street

Comparable Photo Page #1-3

Borrower	REDWOOD HOLDINGS			
Property Address	11429 Orcas Ave			·
City	Sylmar	County Los angeles	State CA	Zip Code 91342-6727
Lender/Client	WEDGEWOOD INC			



Comparable 1

11545 Jeff Ave

Lender 0.29 miles NE Sale Price 1,150,000 Gross Living Area 1,742 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 18728 sf Quality **Q**4 Age 58



Comparable 2

11471 Orcas Ave

Prox. to Subject 0.08 miles N Sale Price 1,050,000 Gross Living Area 1,684 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 18355 sf Quality Q4 Age 73



Comparable 3

11473 Ruggiero Ave

Prox. to Subject 0.12 miles NE Sale Price 1,110,000 Gross Living Area 1,548 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 20899 sf Quality Q4 Age 70

Comparable Photo Page

Borrower	REDWOOD HOLDINGS						
Property Address	11429 Orcas Ave						
City	Sylmar	County Los angeles	State	CA	Zip Code	91342-6727	
Lender/Client	WEDGEWOOD INC						



Comparable 4

10526 Kurt St

Prox. to Subject 0.54 miles E Sales Price 985,000 Gross Living Area 1,900 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 11066 sf Quality Q4 Age 62



Comparable 5

11180 Osborne St

Prox. to Subject 0.35 miles W Sales Price 925,000 Gross Living Area 1,988 Total Rooms Total Bedrooms **Total Bathrooms** 3.0 Location N;Res; View N;Res; Site 1.11 ac Quality Q4 Age 73

NO MLS PHOTOS

Comparable 6

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

Photograph Addendum

Borrower	REDWOOD HOLDINGS			
Property Address	11429 Orcas Ave			
City	Sylmar	County Los angeles	State CA	Zip Code 91342-6727
Lender/Client	WEDGEWOOD INC			



MLS PHOTO SALE #3

53477 File No. **2305-02**

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

С1

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

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

C2

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

C3

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

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.

 C_5

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

C6

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

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

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.

0.3

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

Q4

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

05

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

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

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear



BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE

Business, Consumer Services & Housing Agency

Joseph P. Baldino

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

"Certified Residential Real Estate Appraiser"

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

Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER:

AR 001957

Effective Date:
Date Expires:

February 13, 2023 February 12, 2025

Loretta Dillon, Deputy Bureau Chief, BREA





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

Date Issued	Policy Number	Previous 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 REPORTED 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: A. \$1,000,000 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/LIA021 (10/14) LIA143 (10/14)	14) LIA012 (12/14) LIA018 (10/14)
This Declarations Page, together with the completed and signed Policy the Policy shall constitute the contract between the Named Insured and	
02/22/2023	(K 1.) .e
Date By	Authorized Signature
LIA-001 (12/14)	Aspen American Insurance Company

PUBLIC RECORDS

5/3/23, 6:45 PM Property Detail Printout

A PARCEL QUEST

County Last Updated: 04/24/2023

Property Location

91342-Address: 11429 ORCAS AVE City: SYLMAR Zip: 6727

Use Code: Single Family Residence APN#: 2529-022-014 County: Los Angeles

Tract: TUJUNGA RANCH Census Tract: 1032.00 Zone: LARA

Legal Desc: W POR OF TUJUNGA RANCHO N 120 FT OF S 1182 FT OF E 330 FT OF LOT 16 Map Page/Grid: 503/ A1

Total Assessed Value: 80,797 Tax Amount: 1,359.06

Percent 0.65 Tax Year / Assessor Year: 2022 / 2022 Improvement:

Current Owner Information

Current Owner: MERCURIO ELAINE T & ELAINE MERCURIO Owner Address: 11429 ORCAS AVE

City, State, Zip: SYLMAR, CA, 91342-6727 Owner Occupied: Yes

Last Transaction: 09/17/2015 Deed Type: deed of trust Document: 0001155799 Amount: 606,863

Last Sale Information

Transferred From: MERCURIO.ELAINE T Seller Address:

Recording / Sale Date: 05/06/2014 / Prior Recording / Sale Date:

Most Recent Sale Prior Sale Price:

Prior Document

Document Number: 0000469540

Prior Document

Document Type: quitclaim/deed of trust Type:

Lender Information

Full/Partial: Lender:

Loan Amount / 2nd Loan Type: Trust Deed: /

Physical Information

Lot Size Sqft / 39,597 / Acreage: 0.91 Building Area: 1,962 # of Bedrooms: 3

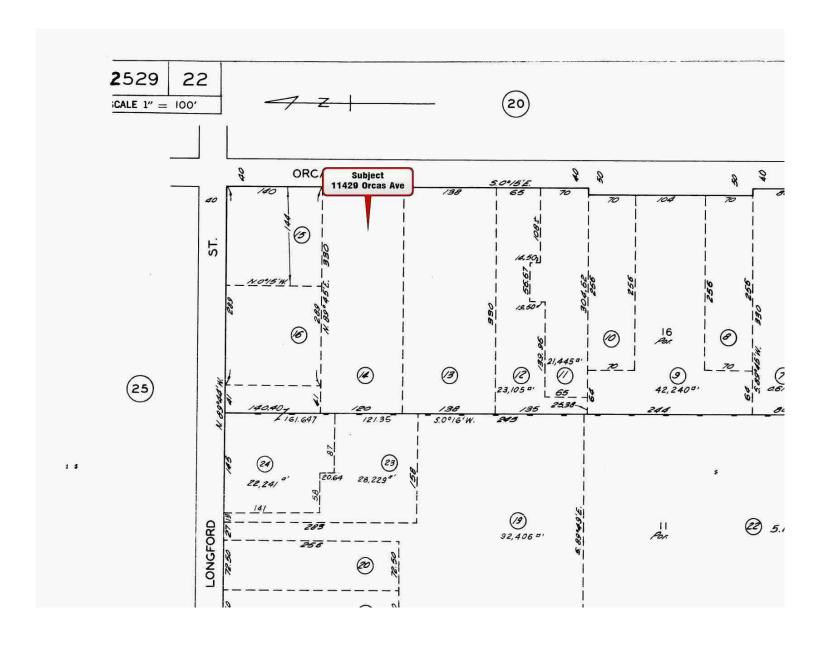
Additional: 0 # of Bathrooms: 2.00 Year Built / Effective: 1949 / 0 # of Stories: 1 Heating: Floor/Wall Garage: 0

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 Fireplaces: 0 **Building Shape:**

Basement 0 Pool/Spa: View:

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https://www.parcelquestappraise.com/Search/Property_Detail_Report.aspx?PID=30887155&FIPS=06037



CMA

					Br/Ba	i	Sqft	LSqft	List Pr	ice S	old Price	\$/Sqft
Total Listings:	12			Maximum	n: 4/4		2,209	20,899	\$1,165,0	000 \$1	,285,000	\$717.05
Total on Market:	1			Minimum	: 2/2		1,502	8,999	\$829,9	900	\$835,000	\$460.56
Sold/Exp Ratio:	0.00			Average:	3/3		1,750	14,307	\$1,000,0	058 \$1	,042,136	\$603.92
				Median:	3/2		1,713	12,066	\$998,9	950 \$1	,050,000	\$618.88
Active												
Address		City	YrBuilt	Sale Type	List Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Pric
11310 Palomino CT),	LVT	1987	STD	04/25/2023	4	3	6/6	1,596	20,038	\$667.29	\$1,065,00
					Maximum:	4/	3	6	1,596	20,038	\$667.29	\$1,065,00
					Minimum:	4	3	6	1,596	20,038	\$667.29	\$1,065,00
					Average:	4	3	6	1,596	20,038	\$667.29	\$1,065,00
					Median:	4	3	6	1,596	20,038	\$667.29	\$1,065,00
Closed												
Closed Address		City	YrBuilt	Sale Type	COE Date	Br	Bath	СДОМ	Sqft	LSqft	\$/Sqft	Prio
Address 11576 Garrick AV		City LVT	1964	STD	04/07/2023	4	2	18/18	1,813	8,999	\$460.56	\$835,00
Address 11576 Garrick AV 10361 Jimenez PL		LVT	1964 1958	STD STD	04/07/2023 09/16/2022	4	2	18/18 133/133	1,813 1,891	8,999 12,162	\$460.56 \$497.09	\$835,00 \$940,00
Address 11576 Garrick AV 10361 Jimenez PL 10526 Kurt ST		LVT	1964 1958 1961	STD STD STD	04/07/2023 09/16/2022 07/07/2022	4 3 4	2 3 2	18/18 133/133 9/9	1,813 1,891 1,900	8,999 12,162 11,066	\$460.56 \$497.09 \$518.42	\$835,00 \$940,00 \$985,00
Address 11576 Garrick AV 10361 Jimenez PL		LVT LVT LVT	1964 1958 1961 1961	STD STD STD STD	04/07/2023 09/16/2022 07/07/2022 09/18/2022	4 3 4 4	2 3 2 2	18/18 133/133 9/9 28/28	1,813 1,891 1,900 1,542	8,999 12,162 11,066 11,027	\$460.56 \$497.09	\$835,00 \$940,00 \$985,00
Address 11576 Garrick AV 10361 Jimenez PL 10526 Kurt ST		LVT	1964 1958 1961	STD STD STD	04/07/2023 09/16/2022 07/07/2022 09/18/2022 07/20/2022	4 3 4 4 2	2 3 2 2 2	18/18 133/133 9/9 28/28 35/35	1,813 1,891 1,900 1,542 1,684	8,999 12,162 11,066 11,027 18,355	\$460.56 \$497.09 \$518.42 \$661.48 \$623.52	\$835,00 \$940,00 \$985,00 \$1,020,00 \$1,050,00
Address 11576 Garrick AV 10361 Jimenez PL 10526 Kurt ST 10554 Kurt ST		LVT LVT LVT SYL SYL	1964 1958 1961 1961 1950 1955	STD STD STD STD	04/07/2023 09/16/2022 07/07/2022 09/18/2022 07/20/2022 08/12/2022	4 3 4 4 2 3	2 3 2 2 2 2	18/18 133/133 9/9 28/28	1,813 1,891 1,900 1,542	8,999 12,162 11,066 11,027	\$460.56 \$497.09 \$518.42 \$661.48	\$835,00 \$940,00 \$985,00 \$1,020,00 \$1,050,00
Address 11576 Garrick AV 10361 Jimenez PL 10526 Kurt ST 10554 Kurt ST 11471 Orcas AV		LVT LVT LVT SYL SYL SYL	1964 1958 1961 1961 1950 1955 1956	STD STD STD STD STD STD STD STD	04/07/2023 09/16/2022 07/07/2022 09/18/2022 07/20/2022 08/12/2022 06/08/2022	4 3 4 4 2 3 3	2 3 2 2 2 2 2 2	18/18 133/133 9/9 28/28 35/35	1,813 1,891 1,900 1,542 1,684	8,999 12,162 11,066 11,027 18,355 18,394 11,970	\$460.56 \$497.09 \$518.42 \$661.48 \$623.52	\$835,00 \$940,00 \$985,00 \$1,020,00 \$1,050,00 \$1,050,00
Address 11576 Garrick AV 10361 Jimenez PL 10526 Kurt ST 10554 Kurt ST 11471 Orcas AV 9839 Foothill PL		LVT LVT LVT SYL SYL	1964 1958 1961 1961 1950 1955	STD STD STD STD STD STD	04/07/2023 09/16/2022 07/07/2022 09/18/2022 07/20/2022 08/12/2022	4 3 4 4 2 3	2 3 2 2 2 2	18/18 133/133 9/9 28/28 35/35 42/42	1,813 1,891 1,900 1,542 1,684 1,502	8,999 12,162 11,066 11,027 18,355 18,394	\$460.56 \$497.09 \$518.42 \$661.48 \$623.52 \$699.07	\$835,00 \$940,00 \$985,00 \$1,020,00 \$1,050,00 \$1,050,00
Address 11576 Garrick AV 10361 Jimenez PL 10526 Kurt ST 10554 Kurt ST 11471 Orcas AV 9839 Foothill PL 10471 Jimenez ST		LVT LVT LVT SYL SYL SYL	1964 1958 1961 1961 1950 1955 1956	STD STD STD STD STD STD STD STD	04/07/2023 09/16/2022 07/07/2022 09/18/2022 07/20/2022 08/12/2022 06/08/2022 05/25/2022 04/28/2023	4 3 4 4 2 3 4 3	2 3 2 2 2 2 2 2 4	18/18 133/133 9/9 28/28 35/35 42/42 12/12	1,813 1,891 1,900 1,542 1,684 1,502 1,544	8,999 12,162 11,066 11,027 18,355 18,394 11,970 9,000 18,728	\$460.56 \$497.09 \$518.42 \$661.48 \$623.52 \$699.07 \$680.05	\$835,00 \$940,00 \$985,00 \$1,020,00 \$1,050,00 \$1,050,00 \$1,068,50
Address 11576 Garrick AV 10361 Jimenez PL 10526 Kurt ST 10554 Kurt ST 11471 Orcas AV 9839 Foothill PL 10471 Jimenez ST 11333 Kelowna ST		LVT LVT LVT SYL SYL SYL LVT	1964 1958 1961 1961 1950 1955 1956	STD STD STD STD STD STD STD STD STD	04/07/2023 09/16/2022 07/07/2022 09/18/2022 07/20/2022 08/12/2022 06/08/2022 05/25/2022 04/28/2023 01/12/2023	4 3 4 4 2 3 3 4 3	2 3 2 2 2 2 2 2 4	18/18 133/133 9/9 28/28 35/35 42/42 12/12 6/6	1,813 1,891 1,900 1,542 1,684 1,502 1,544 2,029	8,999 12,162 11,066 11,027 18,355 18,394 11,970 9,000	\$460.56 \$497.09 \$518.42 \$661.48 \$623.52 \$699.07 \$680.05 \$526.61	\$835,00 \$940,00 \$985,00 \$1,020,00 \$1,050,00 \$1,050,00 \$1,068,50 \$1,070,00
Address 11576 Garrick AV 10361 Jimenez PL 10526 Kurt ST 10554 Kurt ST 11471 Orcas AV 9839 Foothill PL 10471 Jimenez ST 11333 Kelowna ST 11545 Jeff AV		LVT LVT SYL SYL SYL LVT LVT	1964 1958 1961 1961 1950 1955 1956 1964 1965	STD STD STD STD STD STD STD STD STD STD	04/07/2023 09/16/2022 07/07/2022 09/18/2022 07/20/2022 08/12/2022 06/08/2022 05/25/2022 04/28/2023	4 3 4 4 2 3 4 3	2 3 2 2 2 2 2 2 4	18/18 133/133 9/9 28/28 35/35 42/42 12/12 6/6 6/6	1,813 1,891 1,900 1,542 1,684 1,502 1,544 2,029 1,742	8,999 12,162 11,066 11,027 18,355 18,394 11,970 9,000 18,728	\$460.56 \$497.09 \$518.42 \$661.48 \$623.52 \$699.07 \$680.05 \$526.61 \$614.24	\$835,00 \$940,00 \$985,00 \$1,020,00 \$1,050,00 \$1,050,00 \$1,068,50 \$1,070,00 \$1,110,00 \$1,285,00
Address 11576 Garrick AV 10361 Jimenez PL 10526 Kurt ST 10554 Kurt ST 11471 Orcas AV 9839 Foothill PL 10471 Jimenez ST 11333 Kelowna ST 11545 Jeff AV 11473 Ruggiero AV		LVT LVT SYL SYL SYL LVT LVT LVT	1964 1958 1961 1961 1950 1955 1956 1964 1965	STD STD STD STD STD STD STD STD STD STD	04/07/2023 09/16/2022 07/07/2022 09/18/2022 07/20/2022 08/12/2022 06/08/2022 05/25/2022 04/28/2023 01/12/2023 05/04/2022	4 3 4 4 2 3 3 4 3 3 3 4 3 3	2 3 2 2 2 2 2 2 4 2 3 3	18/18 133/133 9/9 28/28 35/35 42/42 12/12 6/6 6/6 96/96 17/17	1,813 1,891 1,900 1,542 1,684 1,502 1,544 2,029 1,742 1,548 2,209	8,999 12,162 11,066 11,027 18,355 18,394 11,970 9,000 18,728 20,899 11,041	\$460.56 \$497.09 \$518.42 \$661.48 \$623.52 \$699.07 \$680.05 \$526.61 \$614.24 \$717.05 \$581.71	\$835,00 \$940,00 \$985,00 \$1,020,00 \$1,050,00 \$1,050,00 \$1,068,50 \$1,070,00 \$1,285,00
Address 11576 Garrick AV 10361 Jimenez PL 10526 Kurt ST 10554 Kurt ST 11471 Orcas AV 9839 Foothill PL 10471 Jimenez ST 11333 Kelowna ST 11545 Jeff AV 11473 Ruggiero AV		LVT LVT SYL SYL SYL LVT LVT LVT	1964 1958 1961 1961 1950 1955 1956 1964 1965	STD STD STD STD STD STD STD STD STD STD	04/07/2023 09/16/2022 07/07/2022 09/18/2022 07/20/2022 08/12/2022 06/08/2022 05/25/2022 04/28/2023 01/12/2023 05/04/2022	4 3 4 4 2 3 3 4 3 3 3 3 3 3	2 3 2 2 2 2 2 2 4 2 3 3	18/18 133/133 9/9 28/28 35/35 42/42 12/12 6/6 6/6 96/96 17/17	1,813 1,891 1,900 1,542 1,684 1,502 1,544 2,029 1,742 1,548 2,209	8,999 12,162 11,066 11,027 18,355 18,394 11,970 9,000 18,728 20,899 11,041	\$460.56 \$497.09 \$518.42 \$661.48 \$623.52 \$699.07 \$680.05 \$526.61 \$614.24 \$717.05 \$581.71	\$835,00 \$940,00 \$985,00 \$1,020,00 \$1,050,00 \$1,050,00 \$1,068,50 \$1,070,00 \$1,110,00

Criteria: Property Type is 'Residential' Standard Status is one of 'Active', 'Act Under Contract', 'Pending' Standard Status is 'Closed' Contract Status Change Date is 05/03/2023 to 05/03/2022 Property Sub Type is 'Single Family Residence' Living Area is 1500 to 2500 Latitude, Longitude is around 34.28, -118.37

Residential Quick CMA Page 1 of 1

Printed By Joseph Baldino CalBRE: AR001957 on 5/03/23

Location Map

Borrower	REDWOOD HOLDINGS			
Property Address	11429 Orcas Ave			
City	Sylmar	County Los Angeles	State CA	Zip Code 91342-6727
Lender/Client	WEDGEWOOD INC			



Aerial PHOTO

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