APPRAISAL OF



LOCATED AT:

15 Cedar St San Anselmo, CA 94960-2747

FOR:

Wedgewood Inc 2015 Manhattan Beach #100 Redondo Beach, CA, 90278

BORROWER:

Brendan & Gina Doyle

AS OF:

May 5, 2023

BY:

James Reynolds

Exterior-Only Inspection Residential Appraisal Report

	Doyle
File No.	23016

Th	e purpose of this summary appraisal report is	to provide the lender/o	client with an a		upported, o				
	Property Address 15 Cedar St Borrower Brendan & Gina Doyle	Owne	r of Dublic Docore	City San Anselmo Doyle Brendan M a	nd Dovlo		te CA Zip Inty Marin	Code 94960-2	2747
	Legal Description Linda Vista LOT 41	Owne	I OI PUDIIC RECOIC	Doyle Brendan M a	na Doyle	Giria Cou	iniy iviaiiii		
	Assessor's Parcel # 007-222-15			Tax Year 2022		R.E	. Taxes \$ 7, 3	374	
片	Neighborhood Name Linda Vista			Map Reference 566 B7			sus Tract 11		
JEC	Occupant X Owner Tenant Vacant		al Assessments \$	0	PUI	D HOA \$ 0		per year p	er month
SUBJEC	Property Rights Appraised X Fee Simple		er (describe)						
•	Assignment Type Purchase Transaction	Refinance Transaction			2000000	Danah CA	00070		
	Lender/Client Wedgewood Inc Is the subject property currently offered for sale or ha			hattan Beach #100, I			90278 es X No		
	Report data source(s) used, offering price(s), and da							months	
	report data source(s) dsed, oriening price(s), and da	101 WEO; u1	oro aro no k	nown nounge or the c	abjoot pri	oporty in the	5 pilor 12 i	montho.	
	I did did not analyze the contract for sale	for the subject purchase t	transaction. Expla	in the results of the analysis of	of the contract	t for sale or why t	the analysis wa	as not performed.	
CT									
75	Contract Price \$ Date of Cont			seller the owner of public reco			Data Source(s)		
CONTRAC	Is there any financial assistance (loan charges, sale If Yes, report the total dollar amount and describe the	-	payment assistan	ice, etc.) to be paid by any pai	ty on behalf o	of the borrower?	Yes	S ∐No	
U	if res, report the total dollar amount and describe the	e items to be paid.							
Ī	Note: Race and the racial composition of the neighbor.	ghborhood are not appr	aisal factors.						
	Neighborhood Characteristics			ousing Trends		One-Unit Hous	sing	Present Land U	se %
	Location Urban X Suburban Rural							e-Unit	80 %
Δ		r 25% Demand/Supply	=		- '''	· ,		Unit	0 %
NEIGHBORHOOD	Growth Rapid X Stable Slow		X Under 3 mt		r 6 mths	700 Low		ti-Family	5 %
NH.	Neighborhood Boundaries Fairfax bounds the	ne subject north, e	east by San	Rafael, south by Ros		6,000 High	123 Con		5 %
PEC	and west by Mt Tamalpais.					1,925 Pred.		er Open	10 %
흐	Neighborhood Description The subject prop								
ž	updating degrees to reflect average t facilities are within the city limits.	to good overall ma	amteriance a	ina appeai. Commun	ity service	es, schools,	parks, an	a snopping	
	Market Conditions (including support for the above c	onclusions) The shif	ts in market	dynamics that hegai	n in late s	nring 2022	continued	hecause of	the
	ongoing economic headwinds: high i								110
	factors have fluctuated significantly,				,				
	Dimensions 50 x 80 (See Plat Map)	Area 400		Shape Rect	angle		View N;Re	s;	
	Specific Zoning Classification R-1	Zoning De	scription 1 Fan	nily Residence	J		,	,	
	Zoning Compliance X Legal Legal Nonc	conforming (Grandfathere	d Use) No	Zoning Illegal (descr	ibe)				
	Is the highest and best use of the subject property as	s improved (or as propose	ed per plans and s	pecifications) the present use	? X Y	'es No I	If No, describe		
	Utilities Public Other (describe)		Public	Other (describe)		Off-site Improve		$\overline{}$	Private
SITE	Electricity X	Water	X	Other (describe)	S	treet Macada		e Public	Private
SITE	Electricity X Gas X	Sanitary Sev	wer X		S A	itreet Macada Illey None	am	X	Private
SITE	Electricity X Gas X Yes X	Sanitary Sev No FEMA Flood Zone	wer X		S	itreet Macada Illey None	am	$\overline{}$	Private
SITE	Electricity X Gas X	Sanitary Set No FEMA Flood Zone the market area? X	wer X X Yes No	FEMA Map # 0604 If No, describe.	S A 41C0452E	itreet Macada Illey None	am A Map Date 0	X	
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Doyle Exterior-Only Inspection Residential Appraisal Report File No. 23016

40								20.000	4.05	0.000		
					t neighborhood rang				4,25	0,000		
There are 122 compar	rable sale	s in the subject ne	iahborhood within th	ne pas	t twelve months rang	ing in sale pr	rice from \$	700,000	to \$	6,000,000)	
FEATURE		SUBJECT			SALE NO. 1			E SALE NO. 2		COMPARAB		N E NO 2
		SUBJECT		ABLE :	SALE NO. I			LE SALE NO. 2	 			ALE IVO. 3
15 Cedar St			20 Vine Ave			66 Sais	Ave		191 T	Tunstead /	٩ve	
Address San Anselm	ο CΔ	0/060-27/7	San Ansalmo	$\sim \Delta$	0/1060-2730	San And) مسلمه	CA 94960-2018	San	Anselmo	$C\Delta$	94960-2616
	, O/ (0 1000 27 17			0 1000 2700			5/10 1000 <u>2010</u>		•	<u> </u>	0 1000 2010
Proximity to Subject			0.34 miles S\	/٧		0.46 mil	ies invv			miles NE		
Sale Price	\$			\$	1,100,000			\$ 1,261,500			\$	1,295,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$1,108.87 sq.	ft		\$1,083.7	76 sn ft			17.03 sq. ft.		
	φ	0.00 sq. it.			20105 50110			2000404 20014	_			1004 50140
Data Source(s)			SFARMLS #3	3220	89125;DOM 2	SFARM	LS #32	3009434;DOM 1	SFAF	KMLS #32	209	4021;DOM 3
Verification Source(s)			Doc #30030/I	Real	ist	Doc #82	241/Rea	ılist	Doc #	#40563/Re	ealis	st
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment		RIPTION			SCRIPTION		
	DE	3CKIF HON		V .	+(-) \$ Aujustment		KIFTION	+(-) \$ Adjustment				+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth			ArmL	<u>.th</u>		
Concessions			Conv;0			Conv;0			Exch	ange;0		
			s08/22;c07/2	<u> </u>		s03/23;0	002/22					
Date of Sale/Time							003/23			22;c12/22		
Location	N;Res	3;	N;Res;			N;Res;			N;Re	s;		
Leasehold/Fee Simple	Fee S	imnle	Fee Simple			Fee Sim	nnla		Faa	Simple		
							•				-	
Site	4000		6960 sf		-74,000			2,500	4536			-13,500
View	N;Res	s;	N;Res;			N;Res;			N;Re	s:		
Design (Style)		raditional	DT1;Ranch		0	DT2;Tra	ditiona		'	Bungalow		0
		Taullionai			U		dulliona			burigatow		U
Quality of Construction	Q3		Q3			Q3		-126,000	Q3			
Actual Age	86		68		0	97		0	100			0
			C4		<u> </u>						-	
Condition	C4		U4 ,			C4			C3	-	\perp	-129,500
Above Grade	Total Bdr	ms. Baths	Total Bdrms. Bat	hs		Total Bdrms.	Baths		Total Bo	drms. Baths		
Room Count	5 2		5 2 1.			5 2	1.0		_	2 2.0		-60,000
	J 1 4	-									_+	
Gross Living Area 300		937 sq. ft.	992	sq. ft.	0	1	1,164 sq	. ft. -68,000		1,129 so	1. ft.	-57,500
Basement & Finished	0sf		0sf			0sf			0sf		T	
	55.					" "			33.			
Rooms Below Grade									1		-	
Functional Utility	Avera	ge	Average			Average	Э		Avera	age		
Heating/Cooling	FWA		FWA None			FWA No				None		
1		140116					JI IC				-	
Energy Efficient Items	None		None			None			None	<u> </u>		
Garage/Carport	2gbi1	dw	1gbi1dw		10,000	2gbi1dw	V		1gbi1	dw		10,000
			_		10,000						_	10,000
Porch/Patio/Deck	Patio/	Deck	Patio/Deck			Patio/De	еск		Patio	/Deck		
Other	None		None			None			None	;		
<u> </u>												
Net Adjustment (Total)			+ X-	\$	64,000]+	X -	\$ 191,500]+	X -	\$	250,500
Adjusted Sale Price			Net Adj5.89	2/	,	Net Adj		•		19.3%		,
Π΄			,	- 1					,			
			Crocc Adi 7 60						Cross A			1 044 500 1
of Comparables				% \$	1,036,000	Gross Adj.	15.6%	\$ 1,070,000	GIOSS A	aj. 20.9%	\$	1,044,500
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Exterior-Only Inspection Residential Appraisal Report

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	Provide adequate information for the lender/client to replicate the below cost figures and calculati Support for the opinion of site value (summary of comparable land sales or other methods for est estimates via nearby improved property sales. Elevated land values for more developable land. Therefore, the analysis of the area sales set imates via nearby improved property sales. Elevated land values for more developable land. Therefore, the analysis of the area sales set imates via nearby improved property sales. Elevated land values for more developable land. Therefore, the analysis of the area sales set imates a sales of the area sales of the area sales. Elevated land values for more developable land. Therefore, the analysis of the area sales on the zip code sales of cost data DwellingCost outling of the analysis of the area sales of the area sales on the area sales on the sales of the area sales of the area sales of the area sales of the area sales on the sales of the area sales of the	OPINION OF SITE VALUE Dwelling 937 Sq. Ft. @ \$ Garage/Carport 437 Sq. Ft. @ \$ Garage/Carport 437 Sq. Ft. @ \$ Total Estimate of Cost-New Less 70 Physical Functional Depreciation 117,741 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH. UE (not required by Fannie Mae) Indicated Value by Inco on is rare because most single-u N FOR PUDs (if applicable) No Unit type(s) Detached At and the subject property is an attached dwellin Total number of u Data source(s) No If Yes, date of conversion.		675,000 398,225 54,625 452,850 117,741) 335,109 15,000 1,025,100

Exterior-Only Inspection Residential Appraisal Report

File No. 23016

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:

- 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.
- 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.
- 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.
- 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.
- 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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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).

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- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name James/Reynolds	Name
Company Name James Reynolds	Company Name
Company Address 2001 Mcallister St	Company Address
San Francisco, CA 94118-4436	
Telephone Number 415-359-9660	Telephone Number
Email Address appraiserjimsf@sbcglobal.net	Email Address
Date of Signature and Report 05/07/2023	Date of Signature
Effective Date of Appraisal 05/05/2023	State Certification #
State Certification # AR027371	or State License #
or State License #	State
or State License # State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 12/14/2023	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
15 Cedar St	Did not inspect exterior subject property
San Anselmo, CA 94960-2747	Did inspect exterior of subject property from street
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,025,000	Date of Inspection
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach #100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

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Exterior-Only Inspection Residential Appraisal Report

FEATURE	5	SUBJ	ECI			BLE S	SALE NO. 4		MPARABLE S				MPARABLE S	SALE NO. 6
15 Cedar St				35 Parl					annah Ave		l		In Ct	
Address San Anselm	o, CA	949	60-2747				94960-1717	San Ans	selmo, CA	94960-2139	San	Ans	elmo, CA	94960-2556
Proximity to Subject				0.70 m	iles NW	V		0.55 mil	es NW		0.24	l mile	s NE	
Sale Price	\$					\$	1,025,000		\$	1,795,000			\$	1,275,000
Sale Price/Gross Liv. Area	\$	(0.00 sq. ft.	\$ 792	. 73 sa ft		· · ·	\$1,804.0			\$ 9	10.7	1 sq. ft.	
Data Source(s)	,						11463·DOM 1			22231 DOM 1				4153;DOM 33
Verification Source(s)				Doc #8				Realist			Rea			,
VALUE ADJUSTMENTS	DE	SCDI	IPTION		CRIPTION		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment			IPTION	+(-) \$ Adjustment
Sale or Financing	DL	JUN	IF FION	Estate	JKIF HON		+(-) \$ Aujustment	Listing	KIFTION	+(-) \$ Aujustinent	Listi		IFTION	+(-) \$ Aujustment
•				Conv;0				Listing			Lisu	iig		
Concessions								-04/00			۸ ۵۰:			
Date of Sale/Time	ND			s04/23	,003/23	•		c04/23			Acti			
Location	N;Res			N;Res;				N;Res;			N;R			
Leasehold/Fee Simple	Fee S		le	Fee Sir				Fee Sim	•		_	Sim	ple	
Site	4000 9			5000 s	f		-25,000	21210 s	sf	-430,500				-20,000
View	N;Res			N;Res;				N;Mtn;		-90,000	N;W	oods/	5;	-64,000
Design (Style)	DT2;T	rad	litional	DT1;Bu	ungalov	٧		DT1;Bu	ngalow	0	DT1	;Ran	ch	0
Quality of Construction	Q3			Q3			102,500	Q3			Q3			
Actual Age	86			111			0	115		0	65			0
Condition	C4			C4				C4			C4			
Above Grade	Total Bdri	ms	Baths	Total Bdrm:	s. Baths	s		Total Bdrms.	Baths			Bdrms.	Baths	
Room Count	5 2	_	1.0	5 2				5 1	1.0	0	5	1	1.0	0
Gross Living Area 300			937 sq. ft.		1,293 s		-107,000		995 sq. ft.	0			400 sq. ft.	-139,000
Basement & Finished	0sf		Sy. II.	0sf	1,233 5	y. II.	-107,000	0sf	54. II.	0	0sf	- 1,	1 TOO 34. IL.	- 139,000
	031			USI				USI			USI			
Rooms Below Grade	Δ	 -		Δ				A			Λ.			
Functional Utility	Avera			Averag				Average				rage		
Heating/Cooling	FWA I	Nor	ne	FWA N	ione			FWA No	one			4 C/A	Air	-5,000
Energy Efficient Items	None			None				None			Non			
Garage/Carport	2gbi1d			2gbi1d				2gbi1dw				i1dw		10,000
Porch/Patio/Deck	Patio/l	Dec	ck	Patio/D	eck			Patio/De	eck/Pool	-25,000	Pati	o/De	ck	
Other	None			None				Studio, G	Guest	-179,500	Non	е		
Net Adjustment (Total)				1	X -	\$	29,500	 +	X - \$	725,000		+ [X - \$	218,000
Adjusted Sale Price				Net Adj.	-2.9%	,	-,	Net Adj	-40.4%	-,	Net A		17.1%	-,
of Comparables				Gross Adj.			995 500	,	40.4% \$	1,070,000	l	,		1,057,000
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			SII	RIFCT			COMPARABLE SA	I F NO 4		PARARI E SALE NO	5			
ITEM			SU	BJECT			COMPARABLE SA	LE NO. 4	COMF	PARABLE SALE NO.	5		COMPARAB	LE SALE NO. 0
ITEM Date of Prior Sale/Transfer			SU	BJECT			COMPARABLE SA	LE NO. 4	COMF	PARABLE SALE NO	5	05/2	COMPARAB 20/2022	LE SALE NO. 0
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer		Do		BJECT		Do		LE NO. 4		PARABLE SALE NO.	5	05/2 \$1,4	COMPARAB 20/2022 149,000	LE SALE NO. 0
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	-		alist	BJECT			alist	LE NO. 4	Realist		5	05/2 \$1,4 Rea	COMPARAB 20/2022 149,000 alist	LE SALE NU. 0
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	05/	alist /05/2023	ВЈЕСТ				LE NO. 4			. 5	05/2 \$1,4 Rea	COMPARAB 20/2022 149,000	LE SALE NU. 0
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	ce(s)	05/	alist /05/2023	ВЈЕСТ			alist	LE NO. 4	Realist		. 5	05/2 \$1,4 Rea	COMPARAB 20/2022 149,000 alist	LE SALE NO. 0
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ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	05/	alist /05/2023	ВЈЕСТ			alist	LE NO. 4	Realist		5	05/2 \$1,4 Rea	COMPARAB 20/2022 149,000 alist	LE SALE NU. 0
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	05/	alist /05/2023	ВЈЕСТ			alist	LE NO. 4	Realist		5	05/2 \$1,4 Rea	COMPARAB 20/2022 149,000 alist	LE SALE NU. 0
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	05/	alist /05/2023	ВЈЕСТ			alist	LE NO. 4	Realist		5	05/2 \$1,4 Rea	COMPARAB 20/2022 149,000 alist	LE SALE NU. 0
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	05/	alist /05/2023	ВЈЕСТ			alist	LE NO. 4	Realist		5	05/2 \$1,4 Rea	COMPARAB 20/2022 149,000 alist	LE SALE NU. 0
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ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	05/	alist /05/2023	BJECT			alist	LE NO. 4	Realist		5	05/2 \$1,4 Rea	COMPARAB 20/2022 149,000 alist	LE SALE NU. 0
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	05/	alist /05/2023	BJECT			alist	LE NO. 4	Realist		5	05/2 \$1,4 Rea	COMPARAB 20/2022 149,000 alist	LE SALE NU. 0
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Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

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

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

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

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

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

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

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

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

Borrower: Brendan & Gina Doyle	File N	o.: 23016
Property Address: 15 Cedar St	Case	No.: Doyle
City: San Anselmo	State: CA	Zip: 94960-2747
Lender: Wedgewood Inc		

EXTRAORDINARY ASSUMPTION:

I accomplished an exterior-only inspection of the subject based on my scope of work decision. Based on reliable sources, I invoke an extraordinary assumption about the effective date of the assignment results relative to the subject's physical characteristics, interior condition, and gross living area. This appraisal might have influenced the assignment results using hypothetical situations or extraordinary assumptions. An extraordinary assumption was made that they have adequately maintained the subject, with no significant deferred maintenance unless otherwise noted. The premise may affect the assignment results. This assumption has affected the final opinion of the value of this assignment.

PREDOMINANT VALUE:

The subject is below the dominant value because of the living area. However, it is well within market parameters and conforms to the neighborhood regarding style. Therefore, it does not show homes below the dominant value to affect marketability further.

HIGHEST AND BEST USE:

The subject is legally permissible to use based on its current zoning. The subject's property improvement is a 937-square-foot living area residence with a 4000-square-foot lot. Based on current market conditions, the existing structure as a one-unit residence is financially workable and maximally productive. There is evidence of older buildings rehabilitation like the subject property. This condition would not support the cost of tearing down the improvements and building recent construction on the subject site. The highest and best use, if vacant, would be to construct a single-unit residential.

SALES COMPARISON APPROACH:

This report's comparable sales and listings are the most recent, most similar, and proximate available. The comparable sales are all from the subject's immediate market area. These comparable sales bracketed the subject's various aspects of value.

The basis of the change is market data, the matched pair analysis, and the appraiser's experience in the subject's market area reflect the typical buyer's reaction based on the principle of substitution. In addition, the appraiser performed due diligence by viewing all the comparable sales interiors on the MLS online system. These viewings formed the basis for the condition and view adjustments (or lack thereof).

According to market research, site adjustments are \$25 per square foot and rounded to the nearest \$500. Elevated land values do not reflect the area's potential redevelopment, but they are because of a shortage of developable land. High land values are typical and supported by an analysis of the area sales.

The home's actual age does not reflect the general maintenance performed over the lifetime of the residence. Instead, it is based on the exact time of the year of construction. Therefore, it does not warrant age variations for its adjusted condition.

According to the Remodeling 2020 Cost vs. Value Report (www.costvsvalue.com), an upgraded kitchen can increase resale value by \$28,826, and a significant kitchen can range from \$61,000 to \$115,316. In addition, a remodeled bathroom can improve the resale amount by \$25,632 to \$61,947.

As compiled in the Remodeling 2020 Cost vs. Value Report (www. costvsvalue.com), adjustments for bathroom count differences are \$49,474 to \$86,842 per bathroom. There were no changes in the bedroom count difference, as this change accounted for in square footage.

According to the current market analysis, gross building area change is \$300 per square foot, and I round it to \$500.

Finished basements are common in the subject's market area and ground level. Some comparable sales provided in the appraisal report have a basement area. Public records do not show the basement area's square footage, so the appraiser could not offer it on the grid. Basements are at ground level but not below grade. An unwarranted bathroom change costs \$60,000, and a half-bathroom modification costs \$30,000, supported by the 2020 Cost vs. Value Report. The in-law unit represents a five to ten percent change backed by the 2020 Cost vs. Value Report.

According to market research, parking differences adjusted from \$35,000 to \$75,000 per one-car garage. Also, a tandem parking space brings in \$20,000. Thus, off-street parking receives a significant premium in the subject's city marketplace.

Most fireplaces in the area are ornamental; therefore, they contribute no value. Also, local green law restricts usage during the winter months.

Comparable Sale 1 is at 20 Vine Avenue, with two bedrooms and a bathroom. The residence has 992 square feet of living area of 6961 square feet. It was on the market for 21 days, with a listing price was \$1,100,000.

Comparable Sale 2 is at 66 Sais Avenue, with two bedrooms and a bathroom. The home has 1164 square feet

ADDENDUM

Borrower: Brendan & Gina Doyle	File No.	: 23016
Property Address: 15 Cedar St	Case N	o.: Doyle
City: San Anselmo	State: CA	Zip: 94960-2747
Lender: Wedgewood Inc		

of living area on a 3900 square foot lot. It has wood trim around the home. The quality of construction adjustment is ten percent, according to the paired sale analysis. It was on the market for 18 days, with a listing price of \$1,200,000.

Comparable Sale 3 is at 191 Tunstead Avenue, with two bedrooms and two bathrooms. The home has 1129 square feet of living area of 4535 square feet of land. The remodeled kitchen and bathroom are in superior condition. According to the paired sale analysis supported by the 2020 Cost vs. Value Report, condition adjustment is ten percent. It was on the market for 33 days, with a listing price of \$1,295,000.

Comparable Sale 4 is at 35 Park Drive, with two bedrooms and a bathroom. The home has 1293 square feet of gross living area of 5000 square feet of land. The addition is of inferior condition. Condition adjustment is ten percent, according to the paired sale analysis. It was on the market for 12 days, with a listing price of \$899,000.

Comparable Listing 5 is pending sale. 20 Savannah Avenue has a bedroom with a bathroom and 995 square feet of gross living area on 21,209 square feet of land. It has a superior view. View adjustment is five percent, according to the paired sale analysis. There is a studio, guest house, and office on the property. Outbuilding adjustment is ten percent, according to the paired sale analysis. It has been on the market for 17 days, with a listing price is \$1,795,000.

Comparable Listing 6 is active. 10 Lincoln Court has a bedroom, a bathroom, and 1400 square feet of gross living area on 4800 square feet of land. It has been on the market for 338 days, with a listing price of \$1,275,000.

NET | GROSS ADJUSTMENTS EXCEED 15% | 25%

Comparable sales exceed 15% and 25% of the desired net and gross percentages guidelines. This modification can be attributed to the complexity of similar sales selection and the limited number of recent, available comparable sales. In addition, the subject's living area, land size, and outbuilding made it necessary to use various homes to "bracket" the market's reaction for each contributable characteristic.

RECONCILIATION:

The sales comparison approach analyzes the market actions of buyers and sellers. Sales comparison reflects most buyers' and sellers' thinking, who study and compare comparable property prices to find a reasonable price for a similar property. The cost approach is often a valid check against the results derived from the other valuation methods. The cost approach is reliable when the new improvements represent the highest and best site use. When single-unit residences are older, physical deterioration is more challenging to estimate. Single-unit residence purchases are not for investment. Therefore, the income approach is unreliable. This method is applicable when enough rental and sales data are available. The basis of the income capitalization approach is the assumption that a rental property's value relates to its ability to produce income.

The range of the actual sale price is \$1,025,000 to \$1,295,000. After adjustments for differences with the subject, the tightened content is \$995,500 to \$1,070,000. I reconciled the value of the subject within the adjusted value as the best reflection of market value as of this appraisal's effective date.

CLARIFICATION OF INTENDED USE AND INTENDED USER:

The Intended User of this appraisal report is the Lender/Client. The intended use is to evaluate the property subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, the purpose of the evaluation, reporting requirements of this appraisal report form, and the Definition of Market Value. Therefore, the appraiser identifies no additional Intended Users.

UNIFORM APPRAISAL DATASET:

I prepared this appraisal report for the Uniform Appraisal Dataset (UAD) in compliance with Fannie Mae and Freddie Mac at the client's request. The UAD requires the appraiser to use standardized responses, including specific formats, definitions, abbreviations, and acronyms.

The appraiser attempted to get adequate information regarding the subject and comparable properties in the ordinary course of business. Some standardized responses required by the UAD, which the appraiser has not verified or measured, could imply greater precision and reliability in the correct or typical data in the ordinary course of business. Examples include condition and quality ratings and comparable sales and listing data. However, only some elements of the subject property are viewable, and similar property data is from third-party sources. Therefore, this information is an estimate unless otherwise mentioned by the authenticator.

ADDENDUM

Borrower: Brendan & Gina Doyle	File No	o.: 23016
Property Address: 15 Cedar St	Case	No.: Doyle
City: San Anselmo	State: CA	Zip: 94960-2747
Lender: Wedgewood Inc		

LAND VALUE EXCEEDS 30%:

The land value for the subject exceeds 30% of the current market value. I attribute this change to the lack of available vacant land for development within the subject's defined neighborhood and the enhanced marketability associated with the subject's location. I consider this change typical of the subject's marketing area.

DEPRECIATION:

Physical depreciation is less than typical for the age of the improvements because of remodeling and continuous maintenance that has occurred since construction. As a result, there is no functional or external obsolescence noted.

USE OF COST APPROACH FOR INSURANCE PURPOSES:

Replacement cost figures used in developing the cost approach are for appraisal only. No one, client or a third party, should rely on these numbers for insurance. The "market value" definition on page four of this form contradicts explanations of "insurable value." Actual reconstruction costs can exceed the replacement cost figures used in this appraisal.

PRIOR SERVICE:

As an appraiser or in any other capacity, I have performed no services regarding the property subject of this report within the three years immediately preceding acceptance of this assignment.

EXPOSURE TIME:

The estimated exposure time for the subject property is 19 days, derived using the market condition addendum. This situation is typical for the subject's neighborhood and comparable marketing area. It links exposure time with the appraised value and is before the effective date of the appraisal. The exposure time estimates created upon the similar sales performance, market participants' interviews, and listing analysis to closing dates stated in the area's multiple listing service evidence the typical exposure time. This period provides that the listing price is with the market.

HAZARDOUS MATERIALS:

Harmful substances exist, which may or may not be present at or next to the subject property or other environmental conditions, not told to, nor did the appraiser realize, such during the appraiser's inspection. Unless otherwise stated, the appraiser does not know if such materials exist on or on the property. The appraiser is not qualified to test such substances or conditions. Suppose such chemicals or environmental conditions may affect the property. The estimated value assumes no such constraint on or in the real estate, or proximity to it would cause a loss in value. I accept no responsibility for such circumstances, nor did any information or engineering knowledge require discovering them.

APPRAISAL INDEPENDENCE:

No lender employee, director, officer, or agent influenced or attempted to affect the development, reporting, result, or review of this assignment through coercion, extortion, conspiracy, compensation, instruction, inducement, intimidation, bribery, or in any other manner.

No third party has influenced or attempted to change this assignment's development, reporting, result, or review through coercion, extortion, conspiracy, compensation, instruction, inducement, intimidation, bribery, or other means.

I have no contact with anyone other than the intended user (lender/ client identified on the report's first page), the borrower, or the designated contact to enter the property. I agree to report any unauthorized communications either by phone or to partner management.

FIRREA:

The appraiser certifies and agrees with the requirements of Title XI of the FIRREA of 1989; prepare this appraisal, as amended (12 USC 3331 et seq.), and any applicable implementing regulations in effect time the appraiser signs the appraisal certification.

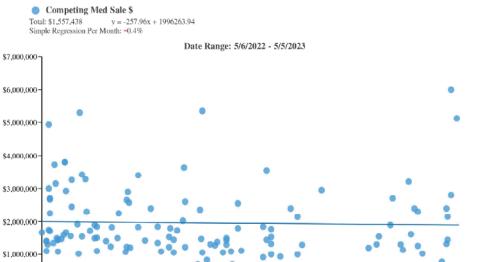
Borrower: Brendan & Gina Doyle		0.: 23016
Property Address: 15 Cedar St		No.: Doyle
City: San Anselmo	State: CA	Zip: 94960-2747
Lender: Wedgewood Inc		
PROPERTY TRANSFER HISTORY		
* SUBJECT 36-MONTH PRIOR TRANSFER HISTORY *		
15 Cedar St -No transfer history.		
* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY * (may include properties that were considered but not utilized as con-	mparables)	
20 Vine Ave -Transferred on 07/13/2022 for \$0. It transferred from Berliner Vivia #26474).	n Trust to Berliner Laurie A and	I was a Grant Deed (Document
-Transferred on 07/06/2022 for \$0. It transferred from Berliner Vivia #25572).	n T to Berliner Vivian Trust and	I was a Affidavit (Document
191 Tunstead Ave -Transferred on 10/31/2022 for \$0. It transferred from Milbank Jere #36543).	my to Milbank Jeremy Living Tr	ust and was a Affidavit (Document
66 Sais Ave -Transferred on 04/21/2022 for \$0. It transferred from Harral James #16655).	s Trust to Harral James Trust ar	nd was a Grant Deed (Document
35 Park Dr -No transfer history.		
20 Savannah Ave -No transfer history.		
10 Lincoln Ct -Transferred on 05/20/2022 for \$1,449,000. It transferred from Tzur (Document #20555).	Tali Trust to Muir Residl Invs L	LC and was a Grant Deed
Appraiser: Im Maynolds	Supervisory Appraiser:	
Name		
Name:	Name:	

Market Conditions Addendum to the Appraisal Report Doyle File No. 23016

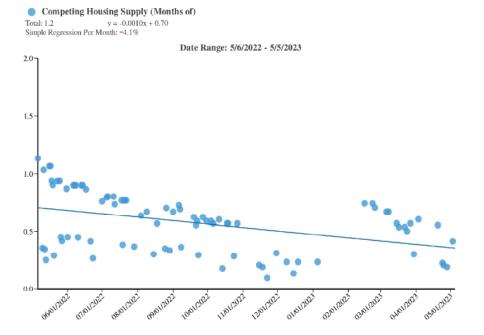
The purpose of this addendum is to provide the lender/client wit		understanding of the	market trends and con	ditions prevalent in	the subject neighbo	rhood.	Tilis is a required
addendum for all appraisal reports with an effective date on or a Property Address 15 Cedar St	itter April 1, 2009.	City San A	Anselmo		State CA Zip Co	ode 9 4	1960-2747
Borrower Brendan & Gina Doyle					2.00		
Instructions: The appraiser must use the information require					•	•	•
overall market conditions as reported in the Neighborhood section							· ·
analysis as indicated below. If any required data is unavailable provide data for the shaded areas below; if it is available, howev				-			
median, the appraiser should report the available figure and iden			-				-
that would be used by a prospective buyer of the subject prope		_	ies in the data, such a	-			
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend		J D . I' '
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	87	14 4.67	7.00	Increasing Increasing	X Stable X Stable		Declining Declining
Total # of Comparable Active Listings	14.50 15	21	12	Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.00	4.50	1.70	Declining	X Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend		
Median Comparable Sale Price	\$1,564,875	\$1,492,500	\$1,620,000	Increasing	X Stable		Declining
Median Comparable Sales Days on Market	18	34	12	Declining	X Stable		Increasing
Median Comparable List Price Median Comparable Listings Days on Market	\$1,495,000	\$1,585,000	\$1,695,000	Increasing Declining	X Stable X Stable		Declining Increasing
Median Sale Price as % of List Price	31 104%	20 100%	23 103%	Increasing	X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	10070	Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m		ntributions increased f	rom 3% to 5%, increas	sing use of buydowi		ndo fe	es, options, etc.).
An analysis was performed on 122 competing	g sales over the	past 12 month	s. For those sale	es, a total of 0	0.0% were repo	orted	to have
seller concessions.							
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	ves explain (including	the trends in listings a	nd sales of foreclose	ed properties)		
An analysis was performed on 122 competing			-			orted	to be REO.
	9						
		D141 OD1	. , .		(0 = (0 = (0 0 0 0)		
Cite data sources for above information. Information rep							
Cite data sources for above information. Information reportantive at the results noted on this addendum.							
arrive at the results noted on this addendum.	. Any percent ch	ange results no	ted in these con	nments are ba	ased on simple	e regr	ression.
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Borrower: Brendan & Gina Doyle	File No.: 23016		
Property Address: 15 Cedar St		Case No.: Doyle	
City: San Anselmo	State: CA	Zip: 94960-2747	
Lender: Wedgewood Inc			

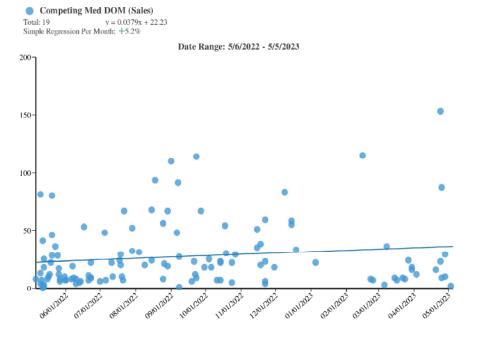
Median \$



Housing Supply

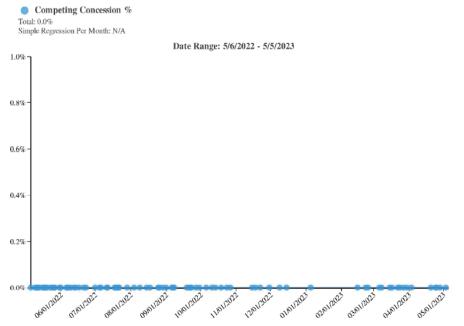


Sales DOM

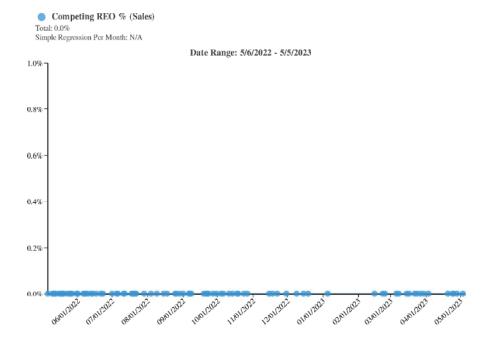


Borrower: Brendan & Gina Doyle	File No.: 23016		
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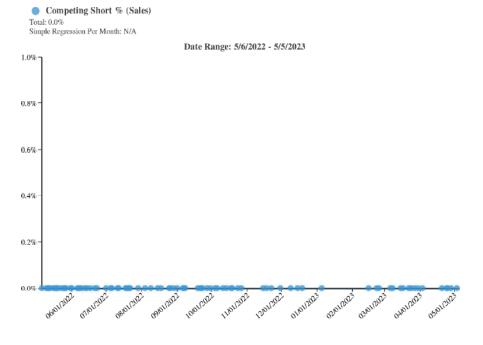




Foreclosure Analysis



Short Sale Analysis



Borrower: Brendan & Gina Doyle File No.: 23016 Property Address: 15 Cedar St
City: San Anselmo
Lender: Wedgewood Inc Case No.: Doyle Zip: 94960-2747 State: CA

15 Cedar St, San Anselmo, CA 94960-2747, Marin County Auction APN: 007-222-15 CLIP: 9181125936

	Beds 2	Full Baths	Half Baths N/A	Sale Priče N/A	Sale Date N/A
SUE	Bldg Sq Ft 937	Lot Sq Ft 4,000	Yr Built 1937	Type SFR	
OWNER INFORMATION					
Owner Name	Doyle Brendan	М	Tax Silling Zp	WELLOW AD DAY	94980
Owner Name 2	Doyle Gins	arcanarona-fami	Tax Billing Zp+4		2747
Tax Billing Address	15 Cedar St		Owner Occupied	AT A TYPE OF A PAGE 2	Vos
Tax Billing City & State	San Anselmo,	CA			
LOCATION INFORMATION					
School District	Tamalpais Un	X217	Subdivision		Linda Vista
Census Tract	1170.00		- Zoning		R-1
Carner Route	C004	******	A PART OF THE PART		
TAX INFORMATION					
Tax ID	007-222-15		% Improved	decreased a second and a second	37%
Parcel ID	00722215		Tax Area		7000
Lot	41	A THE RESERVE AND A STREET OF THE	Exemption(s)		Homeowner
Lagal Description	LOT 41		ानकराता स्थला गुरुद्धात करो		
ASSESSMENT & TAX					
lasesament Year	2022	none to bette proported and	2021	and the second s	020
ssossod Value - Total \$384,366		\$376,830		372,969	
sessed Value - Land \$240,229		\$235,519	*	233,106	
ssessed Value - improved \$144,137		\$141,311 \$139,863			
YOY Assessed Change (%	i) 2%	erest constitutions	1.04%		
YOY Assessed Change (S)) \$7,536		\$3,861		
Tax Year	Total Tax		Change (\$)	C	hange (%)
2020	\$7,077	and the second of the second o			
2021	\$7,201		\$125	1	.76%
2022	\$7,374		\$173	2	4%
CHARACTERISTICS	office and work of the first of				
Lot Area	4,000		Gerage Sq Ft	7552 February	437
Lot Apres	0.0918		Parking Type		Type Unknown
Building Sq Ft	937		Bedrooms	(V. a.)	2
Land Use - CoreLogic	SFR	0.000	Total Baths		1
Land Use - County	1 Family Resid	1	Full Baths	A PROPERTY OF THE PARTY OF THE	1
Style	Contemporary		Other Rooms		Family Room, Dining Room
Year Bullt	1937		Fireplaces		1
Effective Year Bull	1940		Equipment	THE REAL PROPERTY.	Range Oven
Stories Garage Type	2 Garage		Quality Total Units	***************************************	Average
ing is postured throat included 2000	ensedabatal Mary			respectation for the	¥4×44×44×4×4×4×4×4×4×4×4×4×4×4×4×4×4×4×
Rating	Moderate		Value As Of	Service Consultation	2023-04-30 04:32:34
Sell Score	594		Adios na Ch		
LAST MARKET SALE & SAI	LES HISTORY			Was a supplied to the same of	
Recording Date	08/13/1993		Seller	MARKET HOLD	O Rourke Loretto Trust
Owner Name	Doyle Brendar	n M	Document Number		<u>65513</u>
Owner Name 2	Doyle Gina		Deed Type		Grant Deed
Sale/Settlement Date	05/22/2013	06/25/2012	06/25/2012	08/09/2006	NO 111
Recording Date	05/29/2013	08/31/2012	09/31/2012	06/20/2005	08/13/1993
and the property of the second second	· · · · · · · · · · · · · · · · · · ·	Y	Y	Y	
Nominal					

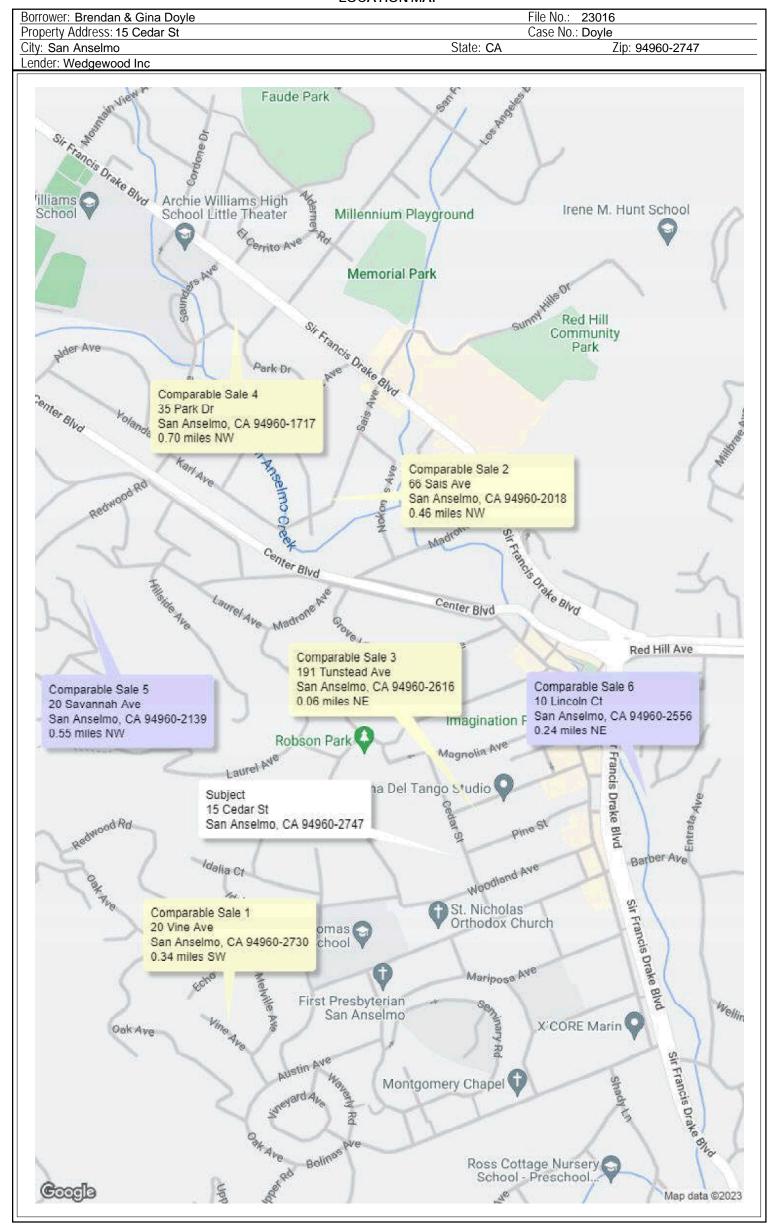
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Borrower: Brendan & Gina Doyle
Property Address: 15 Cedar St
City: San Anselmo
Lender: Wedgewood Inc

C D O S S S S S C S

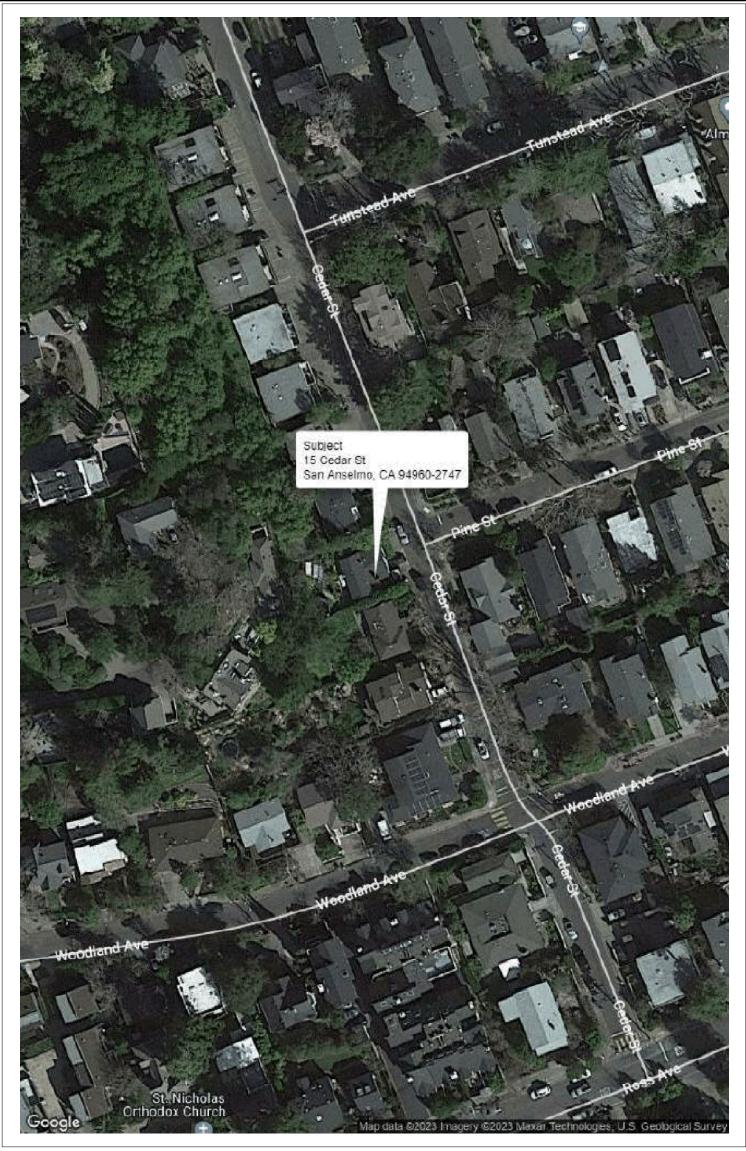
Status Code	Status_Code Street Full Address	Listing Price Curr Selling	urr Selling Price Y	ear Built So	uare Fo	Lot Size	Listing Date 1	Price Year Built Square Fo Lot Size Listing Date Pending Date Selling Date	Selling Date	MOG
U	61 Hillside Ave, San Anselmo, CA 94960-2129	399000	0	1906	1464	0.2066	4/27/2022	100		360
A	10 Lincoln Ct, San Anselmo, CA 94960	1275000	0	1958	1400	4800	5/31/2022			338
S	12 Myrtle Ln, San Anselmo, CA 94960	1495000	1200000	1918	1722	9163	9/28/2022	1/21/2023	2/15/2023	115
S	30 Magnolia Ave, San Anselmo, CA 94960-2608	1850000	1850000	1940	2060	0.1481	9/26/2022	11/2/2022	11/15/2022	w
S	191 Tunstead Ave, San Anselmo, CA 94960-2616	1295000	1295000	1923	1129	0.1041	11/4/2022	12/19/2022	12/19/2022	w
S	60 Woodland Ave, San Anselmo, CA 94960-2604	1200000	1325000	1936	1321	0.0891	9/26/2022	11/15/2022	11/22/2022	
S	130 Pine St, San Anselmo, CA 94960-2602	1295000	1310000	1930	1126	8250	2/1/2023	2/9/2023	2/22/2023	
S	66 Sais Ave, San Anselmo, CA 94960-2018	1200000	1261327	1926	1164	0.0895	1/9/2023	3/12/2023	3/30/2023	-
S	64 Nokomis Ave, San Anselmo, CA 94960-2016	2098000	2150000	2002	2219	0.1722	10/6/2022	3/11/2023	4/25/2023	
S	35 Park Dr, San Anselmo, CA 94960-1717	899000	1025000	1912	1293	0.1148	1/31/2023	3/17/2023	4/3/2023	-
0	2 Raymond Ave, San Anselmo, CA 94960-2116	2395000	2700000	1905	2640	0.1446	1/23/2023	2/28/2023	3/8/2023	
P	25 Foss Ave, San Anselmo, CA 94960-2712	1598000	0	1913	1794	0.078	1/12/2023	4/24/2023		2
C	20 Savannah Ave, San Anselmo, CA 94960-2139	1795000	0	1908	995	0.4869	4/15/2023			jank .

LOCATION MAP



AERIAL MAP

Borrower: Brendan & Gina Doyle
Property Address: 15 Cedar St
City: San Anselmo
Lender: Wedgewood Inc File No.: 23016 Case No.: Doyle State: CA Zip: 94960-2747



FLOOD MAP

Borrower: Brendan & Gina Doyle
Property Address: 15 Cedar St
City: San Anselmo
Lender: Wedgewood Inc

Subject 15 CEDAR ST SAN ANSELMO, CA 94960 San Anselmo Afterschool Center Wade Thomas Elementary Sch

FLOOD INFORMATION

Community: TOWN OF SAN ANSELMO

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06041C0452E

Panel: 06041C0452

Zone: X

Map Date: 03-17-2014

FIP5: 06041

Source: FEMA DFIRM

LEGEND



Road View:



Sky Flood™

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

PLAT MAP

Borrower: Brendan & Gina Doyle File No.: 23016 Property Address: 15 Cedar St Case No.: Doyle City: San Anselmo State: CA Zip: 94960-2747 Lender: Wedgewood Inc INTA DE QUENTIN RANCHO 7-2 21) TUNSTEAD AVE 17 36 25) 3 34) (222) 22 : (22I) 👸 32) 2 00 12 13 14 CRESCENT (15) (18) 1 42 18 19 @ @ @ 23) ROAD Castle. t R.M. Bk. 5 Pg. 18
t Tract, San Anselmo,
Pg. 94
t Park, Villa Lots, San Anselmo
Pg. 14 AVENUE TOWN OF SAN Assessors Map I County of M. WOODLAND WOODLAND (26) 28)

SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Brendan & Gina Doyle
 File No.: 23016

 Property Address: 15 Cedar St
 Case No.: Doyle

 City: San Anselmo
 State: CA
 Zip: 94960-2747

 Lender: Wedgewood Inc
 Case No.: Doyle



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 5, 2023 Appraised Value: \$ 1,025,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Brendan & Gina Doyle
Property Address: 15 Cedar St
City: San Anselmo
Lender: Wedgewood Inc

File No.: 23016
Case No.: Doyle
Case No.: Doyle
City: San Anselmo
State: CA
Zip: 94960-2747



COMPARABLE SALE #1

20 Vine Ave San Anselmo, CA 94960-2730 Sale Date: s08/22;c07/22 Sale Price: \$ 1,100,000



COMPARABLE SALE #2

66 Sais Ave San Anselmo, CA 94960-2018 Sale Date: s03/23;c03/23 Sale Price: \$ 1,261,500



COMPARABLE SALE #3

191 Tunstead Ave San Anselmo, CA 94960-2616 Sale Date: s12/22;c12/22 Sale Price: \$ 1,295,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Brendan & Gina Doyle	File No.: 23016		
Property Address: 15 Cedar St	Case No.: Doyle		
City: San Anselmo	State: CA	Zip: 94960-2747	
Lender: Wedgewood Inc			



COMPARABLE SALE #4

35 Park Dr San Anselmo, CA 94960-1717 Sale Date: s04/23;c03/23 Sale Price: \$ 1,025,000



COMPARABLE SALE #5

20 Savannah Ave San Anselmo, CA 94960-2139 Sale Date: c04/23 Sale Price: \$ 1,795,000



COMPARABLE SALE #6

10 Lincoln Ct San Anselmo, CA 94960-2556 Sale Date: Active Sale Price: \$ 1,275,000

Borrower: Brendan & Gina Doyle File No.: 23016 Property Address: 15 Cedar St City: San Anselmo Lender: Wedgewood Inc Case No.: Doyle State: CA Zip: 94960-2747



REAL ESTATE APPRAISER LICENSE

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

James F. Reynolds

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"

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

BREA APPRAISER IDENTIFICATION NUMBER:

AR 027371 Effective Date:

Date Expires:

December 15, 2021

December 14, 2023

Loretta Dillon, Deputy Bureau Chief, BREA

3061109

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