Executive Summary

File	Nο	3/11	67838	2

Borrower	Redwood Holdings LLC			
Property Address	16919 E Macmahan Rd			
City	Spokane	County Spokane	State WA	Zip Code 99217-9402
Lender/Client	Wedgewood Inc			

Appraiser's Analysis, Decisions & Reconciliation

This summary page is provided to give the reader a quick synopsis of the general characteristics of the subject and issues/data relevant to determining an Opinion of Fair Market Value.

General Comments:

Note: For the purpose of this appraisal, I have described the immediate boundaries of the subject neighborhood: Neighborhood is generally bounded to the north by: E Scribner Rd; East by: NW Newman Lake Dr; South by: E Lincoln Rd; West by: E Moffat Rd. Other = Vacant However, these boundaries may, or may not, be the same boundaries used in determining appropriate comparable sales and/or listings for appraisal analysis purposes.

The Subject is located in the **Rural East of Spokane area**, an area of mostly average quality homes (mix of manufactured and conventional construction) on lot sizes ranging from **2** ac +/- to **50** ac +/-. Neighborhood is well maintained / kept. **It is located in the un-incorporated area of Spokane County**. Area has stable demand due to its closeness to all needed amenities and employment opportunities. The public schools, arterial access, and noise levels are typical for this type of neighborhood. Topography ranges from level to sloping terrain. Views are average to good.

Subject is "existing construction" (1983), on a 9.8 ac rural lot, with public street access from E Macmahan Rd, a paved neighborhood street. I have inspected the existing improvements (from the street only) and find the (as determined from County/MLS data: 2,120 sf) 1.00 -story "Rancher" style structure to be a(n) average quality (Q4) conventional site built single family detached home in average condition (C4), with a continuous concrete basement (2,120 sf) foundation; wood framed construction with T1-11 siding; vaulted ceilings; HC doors & MDF trim; flooring of carpeting / vinyl; vinyl windows; spray textured and painted drywall interior; laminate countertops; wood cabinets; fiberglass showers; electric forced air heating; asphalt composition roofing.

Site description & improvements include: The site **is sloping with pastoral views.** Improvements: connections to public and private utilities, well & septic installations, general site grubbing/preparation, and local Systems Development Charges.

Based upon my inspection, the subject's condition is consistent with it's actual age. No structural deficiencies were apparent. The subject has been adequately maintained and is estimated to have **40** % physical depreciation. There is no apparent functional or external depreciation.

Comparables / Adjustments:

Typically, an appraisal will utilize properties that are both superior, as well as inferior to the subject, when determining an estimate of market value. I have presented comparables that are inferior and superior to the subject.

My comparable search through our local Multiple Listing Service, centered on the sale of homes within the subject's direct neighborhood, for the 12 months prior to 05/10/2023. See Comparable Search Data Page Addendum.

This search resulted in a total of 10 Sales and 1 Active listing for initial consideration. Revealed were several properties that appeared to bracket the subject's most relevant characteristics. While no clear "exact matches" were found due to the variety of housing ages, sizes and condition, I was able to identify several sales that appear to appropriately bracket the subject's features and characteristics. Because there exists a large variety of housing sizes, site sizes, quality, and accessory structures in this general market area, I consider this "typical" for this area.

Out of these, I selected 7 to visit (on 05/10/2023), and decided on 3 closed sale and 1 pending sale to use as comparables / analysis purposes.

I have then reconciled the comparables used in this analysis in order to derive an estimate of market value for the subject property.

Comparable Weighting Table

<u>C</u>	<u>omparables</u>	Adjusted \$	Weighted	<u>Value</u> <u>Comments</u>
#		25%	\$184,850	Using this comp to bracket an overall inferior property.
#2	2 \$803,240	25%	\$200,810	Using this comp to bracket an overall superior property
#3	3 \$808,500	25%	\$202,125	Using this comp to bracket an overall superior property
#4	4 \$694,840	25% 100%	\$173,710	Using this pending sale to show current market activity
R	econciled Weighted Va	ılue:	\$761,495	

Alan Kronenberg

Executive Summary

		Executive Summary	File No. 34167838	
Borrower	Redwood Holdings LLC			
Property Address	16919 E Macmahan Rd			
City	Spokane	County Spokane	State WA Zip Code 992	217-9402
Lender/Client	Wedgewood Inc			

Reconciliation:

I have considered only the sales comparison approach in my appraisal.

Sales Comparison Approach: \$760,000 (rounded)

Exposure vs. Marketing Time: The estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal; a retrospective opinion based on an analysis of past events assuming a competitive and open market. I have determined the subject property would have to have been exposed for 0 to 21 days (based on the range of median DOM of sales from the Market Condition Addendum) on the open market in order to have a market value of \$760,000 on the Effective Date of this appraisal. I have further concluded that an estimate of Marketing Time (after the Effective Date of this appraisal) would also fall within this range.

Highest & Best Use: The subject is located in Spokane County's RT (Spokane County) zone. This zone permits single family residences as outright permitted uses. The subject is therefore determined to exist as a conforming use that could be re-built if damaged or destroyed. There are other single family units in this zone and in the immediate vicinity of the subject. I have determined the existing improvements are reasonably typical and compatible with market demand for the neighborhood, and that the present improvements make the value of the property greater than if the site were vacant. Therefore, the existing use is reasonable and represents the current Highest and Best Use of the property.

Zoning marked as "legal non-conforming": Current zoning does not affect value or marketability. While noted on report as "Legal Non-Conforming", this is due to land size only (as a result of County land use regulations since originally platted), not the use. Single Family residences are permitted uses in this zone and could be re-built if destroyed.

Non-adjusted Qualitative factors: some items present in the subject property are considered Qualitative and are considered to have value, but are not adjusted in the grid. They are not numerically adjusted because the appraiser normally cannot make a direct comparison of those items to comparable properties used in this report because comparable properties have not been closely observed by the appraiser. Third party comments about comparables may not be totally accurate. Qualitative factors include but are not limited to differences in custom cabinetry, counter surface materials, flooring materials, finish trim, unique wall surfaces, upgraded fixtures, fireplaces, heating units, specialized electronic or media wiring, exterior siding materials, paints or stains, upgraded roofing, extensive landscaping, driveway surfaces, etc. The non-adjusted Qualitative factors are included in the Quality and Condition ratings on the grid. The reconciliation provides a way for Qualitative factors to affect the final Opinion of Market Value.

Extraordinary Assumption:

Comment on basement finish level: In preparing this appraisal report, an extraordinary assumption is made regarding the finish level and below-grade rooms of the subject property. It is assumed that the finish level of 100% and condition of the subject property's interior spaces, including below-grade rooms, conform to typical market standards and are in average or typical condition for properties of similar age, type, and location within the market area. This assumption is made due to limited access or lack of specific information available to directly observe or verify the finish level and condition of the subject property's interior spaces, including below-grade rooms. Without conducting a comprehensive inspection or receiving detailed documentation on the finishes, it is necessary to make this extraordinary assumption in order to complete the appraisal process. It should be noted that the actual finish level and condition of the interior spaces, including below-grade rooms, may vary from the assumption made in this report. Therefore, the appraised value may be different if subsequent information reveals significant variations or deficiencies in the finish level or condition of these areas.

Exterior-Only Inspection Residential Appraisal Report File # 34167838

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7						the owner of public reco			Juice(S)		
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

1 2055 March 2005

Subject Photos 1

Borrower	Redwood Holdings LLC							
Property Address	16919 E Macmahan Rd							
City	Spokane	County	Spokane	State	WA	Zip Code	99217-9402	
Lender/Client	Wedgewood Inc							



Subject From street

16919 E Macmahan Rd

Sales Price

Gross Living Area 2,120
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 1.1

Location N;RuralRes; View N;Pstrl;

Site 9.8 ac

Quality Q4 Age 40

Subject mailbox



Subject driveway



Subject Photos 2

Borrower	Redwood Holdings LLC						
Property Address	16919 E Macmahan Rd						
City	Spokane	County Spo	okane	State	WA	Zip Code	99217-9402
Lender/Client	Wedgewood Inc						





Subject street.

Subject street.

Exterior-Only Inspection Residential Appraisal Report

File # 34167838

There are 1 comparable	e properties currently	offered for sale in	the subject neighborho	ood ranging in	n price	from \$ 399,900	to \$ 399	9,900
			the past twelve mont					990,000 .
FEATURE	SUBJECT	COMPARAB	LE SALE # 1			LE SALE # 2		LE SALE # 3
Address 16919 E Macmah	nan Rd	14314 N Mounta	in View Ln	13510 N M	lountai	in Home Ln	15605 E Steele I	Ridge Ln
Spokane, WA 99	217-9402	Newman Lake, \	VA 99025-5006	Spokane, \	WA 99	217-9755	Spokane, WA 99	217-9804
Proximity to Subject		2.88 miles NE		2.25 miles	E		0.93 miles NW	
Sale Price	\$		\$ 699,000			\$ 815,000		\$ 850,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 346.90 sq.ft.		\$ 222.74	4 sq.ft.		\$ 411.03 sq.ft.	
Data Source(s)		Insp,PR,SAR MLS 2022	17591:;DOM 42	Insp,PR,SAR	MLS 20	2215324:;DOM 40	Insp,PR,SAR MLS 20)2217555:;DOM 4
Verification Source(s)		Listing Agent/Ta	x Record	Listing Age	ent/Tax	Record	Listing Agent/Ta	x Record
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			ArmLth	
Concessions		Conv;0		Conv;0			Conv;0	
Date of Sale/Time		s09/22;c07/22		s07/22;c06	6/22		s08/22;c06/22	
Location	N;RuralRes;	N;RuralRes;		N;RuralRes	s;		N;RuralRes;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	Э		Fee Simple	
Site	9.8 ac	10.00 ac	0	10.00 ac		0	10.00 ac	0
View	N;Pstrl;	N;Woods:;	0	N;Woods:;		0	N;Pstrl;	
Design (Style)	DT1.00;Rancher	DT1.5;Ranch	0	DT1.5;Craf	ftsmar	0	DT1.00;Rancher	
Quality of Construction	Q4	Q4		Q3		-25,000		-25,000
Actual Age	40	35	0	27		0	21	0
Condition	C4	C4		C3		-25,000		-25,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrms. Baths	==,===
Room Count	7 3 1.1	7 4 2.0	-4,500		4.0	-13,500		-1,500
Gross Living Area	2,120 sq.ft.	2,015 sq.ft.	0		9 sq.ft.	-61,560	· · · · · · · · · · · · · · · · · · ·	0
Basement & Finished	2120sf2120sfwo	,			1		2012sf2012sfwo	
Rooms Below Grade	1rr2br1.0ba1o	1rr0br1.0ba1o	+6,000				1rr2br1.0ba1o	
Functional Utility	average	average	10,000	average		1 10,000	average	
Heating/Cooling	ElecFAU/None	BaseBrd/none	0	ElecFAU/N	lone		ElecFAU/None	
Energy Efficient Items	none	none	0	none	IONE		none	
Garage/Carport	2ga2dw	2gd7cp6dw	10 500	2ga <mark>2dw</mark>			3ga3dw	-5,000
Porch/Patio/Deck	porch / deck	porch / deck	-10,300	porch / dec			porch / deck	-5,000
4	ro,dw,dis,mw,FP		•				ro,dw,dis,mw,FP	
Appl/Add Amenities				ro,dw,dis,m	IIW,FP			+15,000
Other	Shop	None	+15,000	None		+15,000	none	+15,000
Not Adjustment (Total)		X +	\$ 40,400		X -	\$ -11.760		\$ -41.500
Net Adjustment (Total)			,			\$ -11,760		,,,,,
Adjusted Sale Price		Net Adj. 5.8 %		Net Adj.	1.4 %	¢ 000.040	Net Adj. 4.9 %	
of Comparables I 🔀 did 🔲 did not research t	h	Gross Adj. 10.1 %	rty and comparable sale		29.2 %	\$ 803,240	Gross Adj. 8.4 %	\$ 808,500
Data Source(s) County Re	ecords not reveal any prior sale		bject property for the th					
Report the results of the research a	and analysis of the prior	sale or transfer history	of the subject property	and comparab	le sales	(report additional prior	sales on page 3).	
ITEM	SL	IBJECT	COMPARABLE SA	ALE #1	C	OMPARABLE SALE #2	COMPA	RABLE SALE #3
Date of Prior Sale/Transfer								
Price of Prior Sale/Transfer								
Data Source(s)	PR		PR		PR		PR	
Effective Date of Data Source(s)	05/09/2023		05/09/2023		05/09	/2023	05/09/2023	3
Analysis of prior sale or transfer hi								
		·						
Summary of Sales Comparison Ap	proach All sale	s appear to be "arm	s length" transactions	s according to	o Count	y and MLS records.	From the available s	sales, these
comparables appear to be the	best available in ord	er to appropriately b	racket the subject's a	attributes and	charac	teristics, despite the	"large" adjustments	that were
comparables appear to be the best available in order to appropriately bracket the subject's attributes and characteristics, despite the "large" adjustments that were necessary. Because there exists a large variety of housing sizes, age / condition, site sizes, quality, and accessory structures in this general market area, I consider this typical for the neighborhood.								
· · · · · · · · · · · · · · · · · · ·								
typical for the neighborhood. UAD Ratings: The Unifor			tes classification o	of property of	charac	teristics (for the s	ubject and compa	arables) using
· · · · · · · · · · · · · · · · · · ·	m Appraisal Data	set (UAD) manda						
UAD Ratings: The Unifor	m Appraisal Data rating system. The	set (UAD) manda e UAD is not flexi	ble and employs a	a "best fit me	ethodo	ology" (from limite	d choices) as opp	osed to user
UAD Ratings: The Unifor a standard response and	m Appraisal Data rating system. The ses, the appraise the report to comp	set (UAD) manda e UAD is not flexi r's rating from the	ble and employs a UAD list may be	a "best fit me different fro	ethodo m and	ology" (from limite other appraiser's c	d choices) as opposition of the sam	oosed to user ne attribute.
UAD Ratings: The Unifor a standard response and defined terms. In some cathe appraiser completed	m Appraisal Datase rating system. The ses, the appraise the report to compon Approach \$ 76	set (UAD) manda e UAD is not flexi r's rating from the oly with the UAD v 60,000	ble and employs a UAD list may be	a "best fit me different fro the observe	ethodo m and	ology" (from limited other appraiser's c racteristics of the	d choices) as opposition of the sam	oosed to user ne attribute. parables (from a di
UAD Ratings: The Unifor a standard response and defined terms. In some ca The appraiser completed Indicated Value by Sales Comparis Indicated Value by: Sales Comp	m Appraisal Dataserating system. The ses, the appraise the report to compon Approach \$ 76	set (UAD) manda e UAD is not flexi r's rating from the oly with the UAD v 50,000 760,000	ble and employs a UAD list may be while considering Cost Approach (if deve	a "best fit me different fro the observe eloped) \$	ethodo m and ed chai	ology" (from limited other appraiser's c racteristics of the Income App	d choices) as opposition of the same subject and composition (if developed)	posed to user ne attribute. parables (from a d
UAD Ratings: The Unifor a standard response and defined terms. In some carrier appraiser completed Indicated Value by Sales Comparised Indicated Value by: Sales Comparised Indicated Value Indicated Value By: Sales Comparised Indicated Value	m Appraisal Datas rating system. The ses, the appraise the report to comp on Approach \$ arison Approach \$ led value indicated by	set (UAD) manda e UAD is not flexi r's rating from the bly with the UAD of 60,000 760,000 the Sales Compariso	ble and employs a UAD list may be while considering Cost Approach (if deven n approach. Due to the	a "best fit me different fro the observe eloped) \$ e age of the im	ethodo om and ed chai	ology" (from limited other appraiser's c racteristics of the Income App ents, the cost approace	d choices) as opp pinion of the sam subject and comp roach (if developed) s th was deemed an un	oosed to user ne attribute. parables (from a di reliable
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UAD Ratings: The Unifor a standard response and defined terms. In some ca The appraiser completed Indicated Value by Sales Comparis Indicated Value by: Sales Comp All weight is placed on a reconcideterminant of value. The Incorderived parameters. This appraisal is made "as identified uniform "as	m Appraisal Datase rating system. The ses, the appraise the report to compon Approach \$ 76 arison Approach \$ led value indicated by the Approach is not ap \$ s", subject to following repairs or a serious propersion of the serious propersion of the serious propersion of the serious propersion of the serious propers of the serious propersion of the seri	set (UAD) manda e UAD is not flexi r's rating from the oly with the UAD v 50,000 760,000 the Sales Compariso plicable in this case b completion per plans	ble and employs as a UAD list may be while considering. Cost Approach (if deven approach. Due to the because homes in this and specifications of a hypothetical considering the specifications of the s	a "best fit med different from the observed eloped) \$ e age of the imarea are typical in the basis of ondition that the different from the basis of the imarea are typical in the basis of	ethodo om and ed char provem ally not of the repa	ology" (from limited ther appraiser's contacteristics of the Income Appents, the cost approach purchased for income othetical condition that irs or alterations have	d choices) as opposition of the same subject and composition (if developed) such was deemed an unuse and not purchase the improvements	posed to user the attribute. The parables (from a dispension of the control of th
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 2 of 6

Alan Kronenbarg 1 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File# 34167838 COMPARABLE SALE # 4 COMPARABLE SALE # 6 FEATURE SUBJECT Address 16919 E Macmahan Rd 15715 E Foothills Rd Spokane, WA 99217-9402 Spokane, WA 99217-9639 Proximity to Subject 1.72 miles NW Sale Price \$ \$ 635,000 Sale Price/Gross Liv. Area sq.ft. \$ 471.42 sq.ft. sq.ft. sa.ft. Data Source(s) Insp,PR,SAR MLS 202312664:;DOM 5 Listing Agent/Tax Record Verification Source(s) DESCRIPTION DESCRIPTION DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjustment Sales or Financing Listing Concessions Pending;0 Date of Sale/Time c03/23 Location N:RuralRes: N:RuralRes: Leasehold/Fee Simple Fee Simple Fee Simple Site 0 9.8 ac 9.71 ac View N;Pstrl; N;Pstrl; Design (Style) DT1.00;Rancher DT1.00;Rancher Quality of Construction Q4 Q4 Actual Age 40 34 0 Condition C4 C4 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Room Count 3 1.1 3 2.0 -1,500 7 Gross Living Area 2,120 sq.ft. +30,920 sq.ft. sq.ft. 1.347 sq.ft. Basement & Finished 2120sf2120sfwo | 1347sf1347sfwo +30,920 Rooms Below Grade 1rr2br1.0ba1o 1rr1br1.0ba0o +4,500 Functional Utility average average Heating/Cooling ElecFAU/None FWA/CAC 0 **Energy Efficient Items** none none Garage/Carport 2ga2dw 3gd3dw -5,000 Porch/Patio/Deck porch / deck porch / deck Appl/Add Amenities ro,dw,dis,mw,FP ro,dw,dis,mw,FP Shop Other Shop Net Adjustment (Total) **X** + \$ \$ 59,840 Adjusted Sale Price Net Adj. 9.4 % Net Adi. % Net Adi. % % \$ of Comparables Gross Adj. 11.5 % |\$ 694.840 Gross Adj. Gross Adj. Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). ITEM SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) PR PR Effective Date of Data Source(s) 05/09/2023 05/09/2023 Analysis of prior sale or transfer history of the subject property and comparable sales Analysis/Comments

Comparable Photos 1-3

Borrower	Redwood Holdings LLC					
Property Address	16919 E Macmahan Rd					
City	Spokane	County Spokane	State _V	VA Z	Zip Code	99217-9402
Lender/Client	Wedgewood Inc					



Comparable 1

 14314 N Mountain View Ln

 Prox. to Subject
 2.88 miles NE

 Sale Price
 699,000

 Gross Living Area
 2,015

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 2.0

Location N;RuralRes; View N;Woods:; Site 10.00 ac Quality Q4 Age 35



Comparable 2

13510 N Mountain Home Ln Prox. to Subject 2.25 miles E Sale Price 815,000 Gross Living Area 3,659 Total Rooms 9 Total Bedrooms 5 Total Bathrooms 4.0 Location N;RuralRes; View N;Woods:; 10.00 ac Site Quality Q3 Age 27



Comparable 3

15605 E Steele Ridge Ln 0.93 miles NW Prox. to Subject Sale Price 850,000 Gross Living Area 2,068 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;RuralRes; N;Pstrl; View Site 10.00 ac Quality Q3 Age 21

Comparable Photo Page

Borrower	Redwood Holdings LLC			
Property Address	16919 E Macmahan Rd			
City	Spokane	County Spokane	State WA	Zip Code 99217-9402
Lender/Client	Wedgewood Inc			



Comparable 4

15715 E Foothills Rd

Prox. to Subject 1.72 miles NW
Sale Price 635,000
Gross Living Area 1,347
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2.0

Location N;RuralRes; View N;Pstrl; Site 9.71 ac Quality Q4 Age 34

Comparable 5

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

Comparable 6

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

Exterior-Only Inspection Residential Appraisal Report File # 34167838

Scope of Work					
Assignment: To provide an Opinion of "Fair Market Value" for morto this appraisal.	gage financing purposes	according	to the intended use/users of		
Approaches to Value deemed necessary to produce credible results: Sales Comparison Approach.					
Extraordinary Assumption : The Quality and condition of the inte street only.	rior is consistent with m	y observatio	on and assessment from the		
Steps taken to perform this appraisal: I have performed a composite of the subject property; personally inspected the neighborhood; pestreet; researched, verified, and analyzed data from reliable public as noted; reported my analysis, opinions, and conclusions in this a lintended Use/User of this Appraisal Report (replaces Certificate report is the Lender/Client. The Intended Use is to evaluate the propertical properties of the stated Scope of Work, purpose of the a Definition of Market Value. No additional Intended Users are identicated.	ersonally inspected each and/or private sources appraisal report in determination #23, Page 6 of UR operty that is the subject ppraisal, reporting requires	n of the com; utilized pu mining an e tAR): The list of this appring irements of	nparable sales, at least from the blished cost estimating guides stimate of "Fair Market Value". Intended User of this appraisal praisal for a mortgage finance this appraisal report form, and		
is/are entitled to a copy of this appraisal. However, the borrower(s understand the terminology or processes used herein.					
Appraiser Influence Certification: No employee, director, officer, venture partner, independent contractor, appraisal management c attempted to influence the development, reporting, result, or review compensation, instruction, inducement, intimidation, bribery or in a the intended user (lender/client as identified on the first page of the to enter the property.	ompany, or partner on t w of this assignment thr ny other manner. I have	pehalf of the ough coerc e not been	e lender has influenced or ion, extortion, collusion, contacted by anyone other than		
Prior Appraisal Certification: I have performed no services, as a property that is the subject of this report within the three-year period					
FIRREA Certification Statement: The appraiser certifies and agr requirements of Title XI of the Financial Institutions, Reform, Reco U.S.C. 3331 et seq.), and any applicable implementing regulations certification.	very, and Enforcement	Act (FIRRE	A) of 1989, as amended (12		
	(not required by Fannie Mae)				
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for esting of land sales, the cost approach was deemed an unreliable determinant of	mating site value) Du	ie to the age	of the improvements and lack		
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data DwellingCost.com	OPINION OF SITE VALUE DWELLING 2 12	o Ca Ft O ft	=\$ =\$		
Source of cost data		0 Sq.Ft. @ \$ 0 Sq.Ft. @ \$	=\$ =\$		
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	2,12	0 0q.i t. @ \$	=\$		
	Garage/Carport	Sq.Ft. @ \$	=\$		
	Total Estimate of Cost-New Less Physical	Functional	=\$ External		
	Depreciation Depreciated Cost of Improvement	S	=\$(=\$		
	"As-is" Value of Site Improvement	S	=\$		
	INDICATED VALUE BY COST APP	ROACH	=\$		
Estimated Monthly Market Rent \$ X Gross Rent Multiplier	E (not required by Fannie Mae) = \$		Indicated Value by Income Approach		
Summary of Income Approach (including support for market rent and GRM)	— ψ		indicated value by income Approach		
PROJECT INFORMATION	FOR PUDs (if applicable)				
	No Unit type(s) Detache		ed		
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a	nd the subject property is an attach	ed dwelling unit.			
Legal Name of Project Total number of phases Total number of units	Total number of units sold				
Total number of units rented Total number of units for sale	Data source(s)				
Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)	No If Yes, date of conversion	<u> </u>			
	If No, describe the status of comp	letion.			
.,	2, 222222 210 States of Soffip				
Are the common elements lessed to as by the Hemeovyneral Association?	No. If Vac. describe the restal towns	e and entions			
Are the common elements leased to or by the Homeowners' Association?	No If Yes, describe the rental term	o anu upuuns.			
Describe common elements and recreational facilities.					

Alan Kronenberg

1 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

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

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended 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.

1 2055 March 2005

rial# 71453CC7

Exterior-Only Inspection Residential Appraisal Report

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

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

1 2055 March 2005

10# 74.4E3CC7

Exterior-Only Inspection Residential Appraisal Report File

- 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 signature.

APPRAISER Alan Kronenberg	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Alan Kronenberg	Name
Company Name Washington Estate Appraisals LLC	Company Name
Company Address 32926 N Jackson rd	Company Address
Elk, WA 99009	
Telephone Number (509) 999-2966	Telephone Number
Email Address Alan@wea.services	Email Address
Date of Signature and Report 05/10/2023	Date of Signature
Effective Date of Appraisal 05/10/2023	State Certification #
State Certification # 1703247	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State WA	
Expiration Date of Certification or License 05/19/2024	SUBJECT PROPERTY
ADDDESS OF DOODEDTY ADDD MOST	☐ Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
16919 E Macmahan Rd	Date of Inspection
Spokane, WA 99217-9402	Date of inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 760,000	001101010101010
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 Blvd Suite 100,	Date of Inspection
Redondo Beach, CA 90278	Date of mepoduon
Email Address	

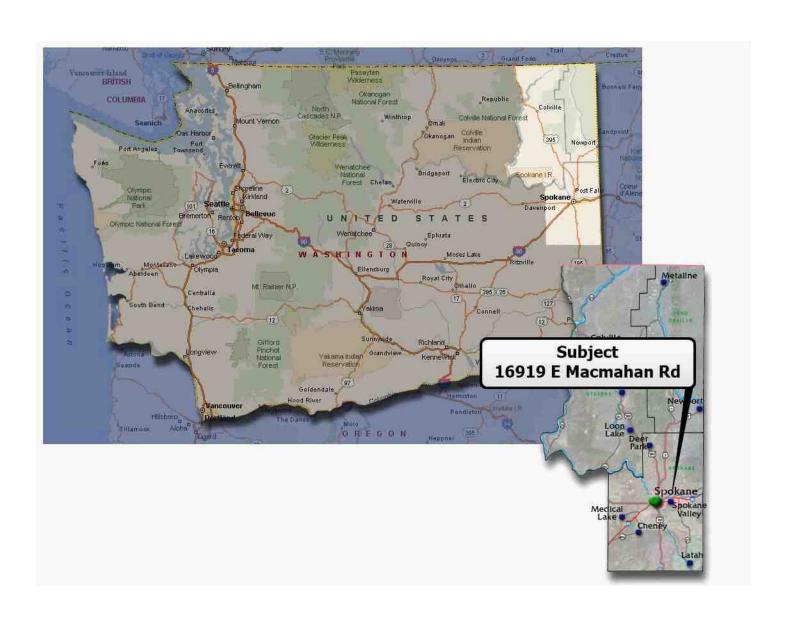
Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 6 of 6

1 2055 March 2005

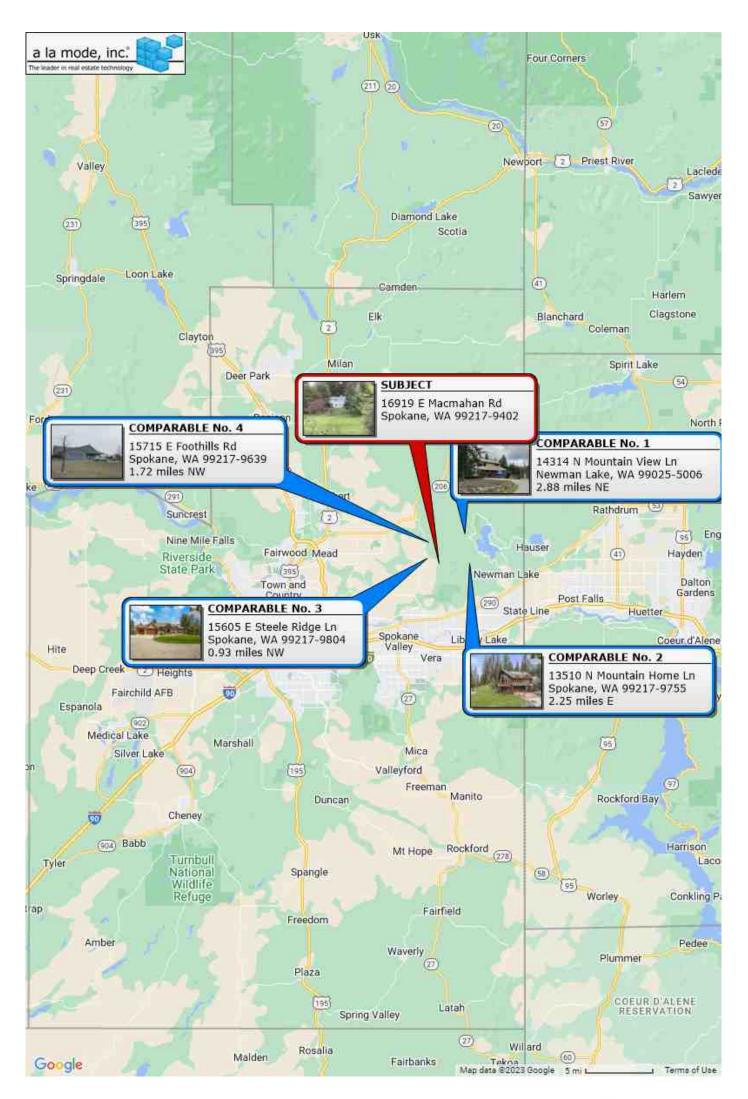
East Washington Region

Borrower	Redwood Holdings LLC			
Property Address	16919 E Macmahan Rd			
City	Spokane	County Spokane	State WA	Zip Code 99217-9402
Lender/Client	Wedgewood Inc			



Location Map

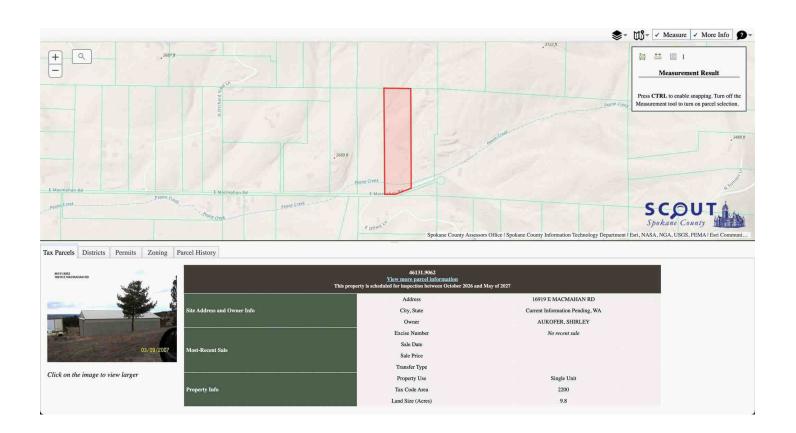
Borrower	Redwood Holdings LLC			
Property Address	16919 E Macmahan Rd			
City	Spokane	County Spokane	State WA	Zip Code 99217-9402
Lender/Client	Wedgewood Inc			



Tax Map

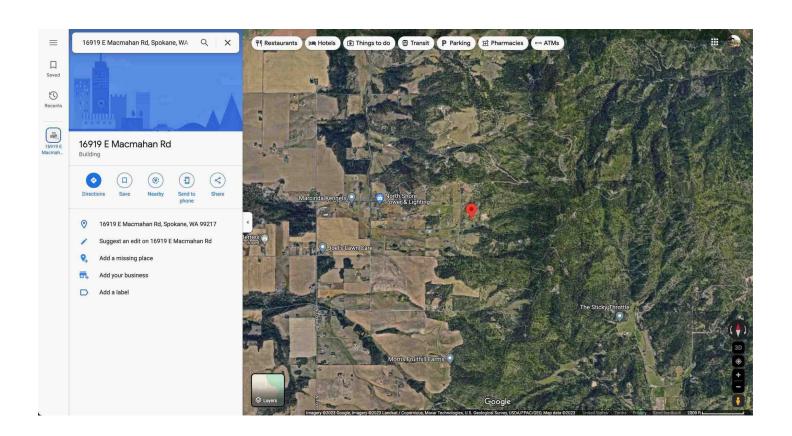
Borrower	Redwood Holdings LLC			
Property Address	16919 E Macmahan Rd			
City	Spokane	County Spokane	State WA	Zip Code 99217-9402
Lender/Client	Wedgewood Inc			

County Tax Assessor Map



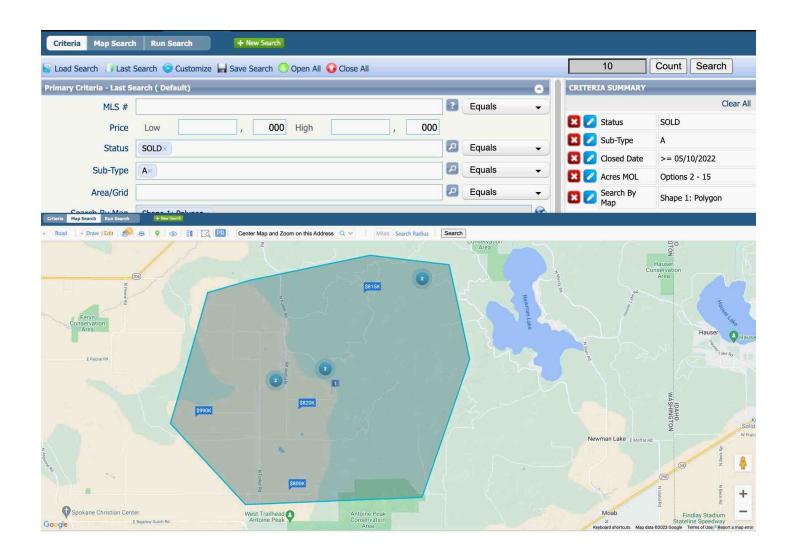
Aerial Map

Borrower	Redwood Holdings LLC			
Property Address	16919 E Macmahan Rd			
City	Spokane	County Spokane	State WA	Zip Code 99217-9402
Lender/Client	Wedgewood Inc			



Comparable Search Data Page

Borrower	Redwood Holdings LLC			
Property Address	16919 E Macmahan Rd			
City	Spokane	County Spokane	State WA	Zip Code 99217-9402
Lender/Client	Wedgewood Inc			



Sale list

5/9/23, 4:15 PM JqGrid Print

TOTAL HIGH LOW AVG MED LIST PRICE: \$1,095,000 \$479,509 \$767,150 \$812,000 \$7,506,000 \$750,600 \$807,500 \$7,506,000

MLS#	REO/Lende Owned	rSub- Type	- Builder - Name	Status	Closed Date	Address	Town	Original Price	List Price	Sold Price	Year BSF Bit	1st Apx Sq F	2nd Apx tSq Ft	3rd Apx Sq Ft	BRBTH	Tot SqFt	Acres MOL	Lot Sq Ft	Gar Size
202121492	No	Α		SOLD	8/12/2022	19509 E Mountain View Ln	Newman Lake	\$479,509	\$479,509	\$467,000	1999 910	910	452	1	3 2	2272	10.00	435,600	0
202215123	No	Α			6/17/2022	16516 E Temple Rd	Spokane Valley	\$500,000	\$500,000	\$500,000	2005	1,40	4		3 2	1404	11.00	479,160	2
202222563	No	Α	Panagos Const	SOLD	10/21/2022	11133 N Forker Rd	Spokane	\$699,000	\$699,000	\$690,000	2021	1,819	9	:	3 3	1819	8.50	370,260	3
202217591	No	A		SOLD	9/9/2022	14314 N Mountain View Ln	Newman Lake	\$899,000	\$699,000	\$699,000	1988				4 4	3275	10.00	435,600	4+
202212072	No	Α		SOLD	6/2/2022	15521 E Lincoln Rd	Spokane	\$849,000	\$825,000	\$800,000	1977 1,428	1,428	3		4 2	2856	4.80	209,088	2
202215324	No	A		SOLD	7/26/2022	13510 N MOUNTAIN HOME Ln	Spokane	\$849,900	\$825,000	\$815,000	1996	2,32	5 1,334		5 4	3659	10.00	435,600	2
202216886	No	A		SOLD	8/10/2022	10318 N Morrison Rd	Spokane	\$875,000	\$875,000	\$820,000	1974 1,900	2,100)		5 3	4000	10.48	456,509	1
202217555	No	A		SOLD	8/10/2022	15605 E Steele Ridge Ln	Spokane	\$750,000	\$799,000	\$850,000	2002 2,012	2,06	3		5 3	4080	10.00	435,600	3
202312800	No	А		SOLD	5/5/2023	16422 E Temple Rd	Spokane	\$875,000	\$875,000	\$875,000	2004 2,191	2,250)	1	5 6	4441	11.15	485,694	4+
202216347	No	А		SOLD	7/20/2022	12730 E Piper Ln	Spokane	\$1,175,000	0 \$1,095,000	\$990,000	2018 1,576	1,63	5 1,900) !	5 3	5111	10.00	417,305	3

Market Conditions Addendum to the Appraisal Report

	Conditions Add		<u> </u>		. 34167838	
The purpose of this addendum is to provide the lender/c				prevalent in the su	bject	
neighborhood. This is a required addendum for all appra	isal reports with an effective	e date on or after April 1, 2	2009.			
Property Address 16919 E Macmahan Rd		City Spokane		State WA	ZIP Code 99	217-9402
Borrower Redwood Holdings LLC						
Instructions: The appraiser must use the information red	•					
housing trends and overall market conditions as reported	d in the Neighborhood secti	on of the appraisal report t	form. The appraiser must fill i	in all the informat	ion to the extent	
it is available and reliable and must provide analysis as i						
explanation. It is recognized that not all data sources wil	I be able to provide data for	the shaded areas below; i	f it is available, however, the	appraiser must in	clude the data	
in the analysis. If data sources provide the required infor	_	• • • • • • • • • • • • • • • • • • • •	•	-	-	
average. Sales and listings must be properties that comp	pete with the subject proper	ty, determined by applying	the criteria that would be us	ed by a prospecti	ve buyer of the	
subject property. The appraiser must explain any anoma	lies in the data, such as sea	asonal markets, new const				
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	i
Total # of Comparable Sales (Settled)	9	0	1	Increasing	X Stable	Declining
Absorption Rate (Total Sales/Months)	1.50	0	0.33	Increasing	★ Stable	Declining
Total # of Comparable Active Listings	2	0	1	Declining	★ Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.3	0	3.0	Declining	★ 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	800,000	0	875,000	Increasing	1	Declining
Median Comparable Sales Days on Market	21	0	9	Declining	➤ Stable	Increasing
Median Comparable List Price	789,500	875,000	635,000	Increasing	T	Declining
Median Comparable Listings Days on Market	33	32	9	Declining	➤ Stable	Increasing
Median Sale Price as % of List Price	98.71			Increasing	+=	Declining
Seller-(developer, builder, etc.)paid financial assistance		O No	100.00	Declining	➤ Stable	
Explain in detail the seller concessions trends for the page			20/ to E0/ incressing use o]		Increasing
1 ·	, •			•	•	
fees, options, etc.). Conversations with	iocai selling agent	s indicate sellers s	sometimes contribu	te to overall	closing co	sis in the of
range 2-4%.						
This does not to appear to be affecting	<u>g the overall sales</u>	prices in this mar	<u>ket area one way o</u>	<u>r another.</u>		
Are foreclosure sales (REO sales) a factor in the market	? 🗌 Yes 🔀 No	o If yes, explain (includ	ling the trends in listings and	sales of foreclos	ed properties).	
Of the comparable sales: 0 out of the 10 sales wa	as an REO sale. 0 of 1 A	ctive Listings is REO.				
Cite data sources for above information.	LMLS and County	/ records				
Cite data sources for above information. Loca	I MLS and County	records.				
Cite data sources for above information. Loca	l MLS and County	/ records.				
			al report form. If you used an	ny additional infor	mation, such as	
Summarize the above information as support for your co	onclusions in the Neighborh	ood section of the apprais		•		
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdra	onclusions in the Neighborh wn listings, to formulate you	ood section of the apprais ur conclusions, provide bo	th an explanation and suppor	t for your conclus	sions.	o rolled upon to
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdra The data presented appears to be unreliable due	onclusions in the Neighborh wn listings, to formulate you to so few sales and listir	ood section of the apprais ur conclusions, provide bo ngs. Anything less than	th an explanation and suppor 30 is an insufficient num	t for your conclus	sions. d should not b	•
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdra	onclusions in the Neighborh wn listings, to formulate you to so few sales and listir	ood section of the apprais ur conclusions, provide bo ngs. Anything less than	th an explanation and suppor 30 is an insufficient num	t for your conclus	sions. d should not b	•
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Freddie Mac Form 71 March 2009

Page 1 of 1

Fannie Mae

March 2009

File No. 34167838

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

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.

 C^2

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

Q-

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.

Alan Kronenberg

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Ω4

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.

0.5

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

Other Appraiser-Defined Abbreviations (continued)

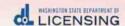
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Appraisal License & E&O



STATE OF WASHINGTON

DEPARTMENT OF LICENSING - BUSINESS AND PROFESSIONS DIVISION THIS CERTIFIES THAT THE PERSON OR BUSINESS NAMED BELOW IS AUTHORIZED AS A



CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER

ALAN MICHAEL KRONENBERG 32926 N Jackson Rd Elk WA 99009-9653

1703247

License Number

05/02/2017 Issue Date

05/19/2024

Expiration Date

eresa Berntoen

HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1009833

Named Insured: Alan M Kronenberg

Address: 32926 N Jackson Rd

Elk, WA 99009

3. **Policy Period:** From: May 15, 2022 To: May 15, 2023

Renewal of:

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

Limit of Liability 4.

Each Claim \$1,000,000

Policy Aggregate

PRA-2AX-1002329

Damages Limit of Liability

Α.

B. \$2,000,000

Claims Expense Limit of

Liability

\$1,000,000

D. \$2,000,000

5. **Deductible (Inclusive of Claims Expenses):**

\$ 500 5A.

Each Claim

5B.

\$1,000 Aggregate

6. **Policy Premium:** \$700.00

State Taxes/Surcharges:

\$0.00

7. Retroactive Date: May 15, 2017

Notice of a Claim or Potential Claim should be sent to:

8. Notice to Company:

Hudson Insurance Group

100 William Street, 5th Floor New York, NY 10038

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

A. Program Administrator: B. Agent/Broker:

Riverton Insurance Agency Corp. OREP Insurance Services, LLC

(888) 347-5273

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

Just 2. Jallog President

Secretary

Alan Kronenhera