53605 Exterior-Only Inspection Residential Appraisal Report File No. 34184249

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the supported values 10931 Vickers Dr Property Address 10931 Vickers Dr City Garden Grove State CA Zip Code 92 Borrower Redwood Holdings, LLC Owner of Public Record Thomas Davidtr Brotemarkle County Orange Legal Description N-tract: 2328 Block: Lot: 10 Tax Year 2022 R.E. Taxes \$ 1,662	abject property.
Borrower Redwood Holdings, LLC Owner of Public Record Thomas Davidtr Brotemarkle County Orange Legal Description N-tract: 2328 Block: Lot: 10 County Orange County Orange	2840
Legal Description N-tract: 2328 Block: Lot: 10	
Ascassor's Darrol # 089-521-10 Tay Voor 2022 DF Tayon & 4 662	
Neighborhood Name Garden Grove Map Reference 99a1 Census Tract 0883.01	
Occupant X Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ 0 per yea	r per month
Property Rights Appraised X Fee Simple Leasehold Other (describe)	
Assignment Type Purchase Transaction Refinance Transaction X Other (describe) servicing	
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278	
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?	
Report data source(s) used, offering price(s), and date(s). CRMLS, Realist	
I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not pe	rformed.
Contract Price \$ Date of Contract Is the property seller the owner of public record? Yes No Data Source(s)	
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?)
If Yes, report the total dollar amount and describe the items to be paid.	
Note: Race and the racial composition of the neighborhood are not appraisal factors.	
	Land Use %
Location Urban X Suburban Rural Property Values Increasing X Stable Declining PRICE AGE One-Unit	80 %
Built-Up X Over 75% 25-75% Under 25% Demand/Supply Shortage X In Balance Over Supply \$(000) (yrs) 2-4 Unit	5 %
Growth Rapid X Stable Slow Marketing Time X Under 3 mths 3-6 mths Over 6 mths 800 Low 20 Multi-Family	5 %
Neighborhood Boundaries The subject neighborhood is bound by Orangewood to the North, 1,200 High 140 Commercial	10 %
Brookhurst to the West, Chapman to the South, Euclid to the East. 860 Pred. 40 Other	<u>10 %</u>
Neighborhood Description See Attached Addendum	70
Market Conditions (including support for the above conclusions) See Attached Addendum	
Dimensions See Plat Map Area 7396 sf Shape Rectangular View N;Res;	
Specific Zoning Classification R1 Zoning Description Single Family Residence	
Zoning Compliance X Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)	
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? XYes No If No, describe. See	Attached
Addendum	Allacheu
	Natilla Detacto
	Public Private
Gas X Alley None	
Gas X Alley None FEMA Special Flood Hazard Area Yes X FEMA Map # 06059c0137j FEMA Map Date 12/03/2	
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Exterior-Only Inspection Residential Appraisal Report File No. 34184249

	There are 7 compai	able properties	currently off	ered for sale in the sub	ject neighborhood rang	ina in price fra	om \$ 800	.000 to \$	1.20	. 000,00	
-					past twelve months rang			800.000		1,200,000	
-	FEATURE	SUBJE		0	E SALE NO. 1			SALE NO. 2		COMPARABLE	SALE NO 3
-	10931 Vickers Dr	JOBJE		11571 Seacres		10292 St		SALE NO. 2	1150	31 Elizabeth S	
			10					1 000 10			
	Address Garden Grov	ve, CA 928	340	Garden Grove,	CA 92840	Garden (A 92840		den Grove, C	A 92840
_	Proximity to Subject			0.70 miles NW		0.68 mile	es SW		0.05	miles NE	
_	Sale Price	\$			\$ 800,000		\$	862,000		\$	950,000
	Sale Price/Gross Liv. Area	\$ 0.	.00 sq. ft.	\$ 505.69 sq. ft.		\$ 471.0	4 sq. ft.		\$ 4	58.05 sq. ft.	
	Data Source(s)			CRMLS#OC22	154384;DOM 17	CRMLS#	#OC2212	9125;DOM 57	CRM	/LS#PW2221	5647;DOM 2
_	Verification Source(s)				10/2023/Realqst						
_	VALUE ADJUSTMENTS	DESCRIF		DESCRIPTION	+(-) \$ Adjustment	DESCR				ESCRIPTION	
_		DESCRIP	PTION		+(-) \$ Adjustment		IPTION	+(-) \$ Adjustment			+(-) \$ Adjustment
	Sale or Financing			ArmLth		ArmLth			Arm		
	Concessions			Conv;0		Cash;0			Con		
_	Date of Sale/Time			s02/23;c01/23		s08/22;c	08/22		s11/	22;c10/22	
	Location	N;Res;		N;Res;		N;Res;			N;Re	es;	
	Leasehold/Fee Simple	Fee Simpl	le	Fee Simple		Fee Sim	ple		Fee	Simple	
	Site	7396 sf		11808 sf	-4,400	7209 sf		0	9375		-2,000
_	View	N;Res;		N;Res;	.,	N;Res;			N;Re		,000
-		DT1;tract		DT1;tract		DT1;trac	+			;tract	
_	Design (Style)						l.			,11401	
	Quality of Construction	Q3		Q3		Q3			Q3		
_	Actual Age	68		64	0	69		0	61		0
	Condition	C4		C4		C4			C4		
	Above Grade	Total Bdrms.	Baths	Total Bdrms. Baths		Total Bdrms.	Baths	-10,000	Total E		-10,000
	Room Count	7 3	2.1	7 3 2.0	5,000	8 4	2.0	5,000	7	4 2.0	5,000
	Gross Living Area 150		885 sq. ft.	1,582 sq			,830 sq. ft.		· ·	2,074 sq. ft.	
_	Basement & Finished	0sf	1	0sf	.,	0sf			0sf	,	
	Rooms Below Grade										
	Functional Utility	Avorage		Average		Avorage			A.v.a.	200	
Ч	,	Average		Average		Average	<u>^</u>		Aver		
_	Heating/Cooling	FAU/CAC		FAU/CAC		FAU/CA	0			/CAC	
Ř_	Energy Efficient Items	None		None		None			Non		
	Garage/Carport	2ga2dw		2gd2dw	0	2gd2dw		0	2ga2		
N.	Porch/Patio/Deck	Porch		Porch		Porch			Porc	h	
SO	Pool/Spa	Pool		None	+10,000	None		+10,000	Pool		
AR											
ЧЫ											
8	Net Adjustment (Total)			X + .	\$ 56,100	X + (- \$	5,000		+ X- \$	35,400
ŝ	Adjusted Sale Price			Net Adj. 7.0%		Net Adj.	0.6%	-,	Net Ac		,
	of Comparables			Gross Adj. 8.1%	\$ 856,100	, ,	2.9% \$	867,000		,	914,600
ŝ		oorah the cole o	or transfor bi					007,000	GI055	Auj. 4.0 %∣\$	914,000
		earch the sale t		story or the subject pro	perty and comparable s	aies. Il fiul, ex	ipiairi				
	I X did did not research the sale or transfer history of the subject property and comparable sales. If not, explain										
-											
-											
_			any prior sale	es or transfers of the su	ubject property for the th	ree years prio	r to the effec	ctive date of this appra	aisal.		
_	Data source(s) MRMLS	5									
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	Data source(s) MRMLS	S) did not reveal a									
	Data source(s) MRMLS	5) did not reveal a 6	any prior sale	es or transfers of the co	omparable sales for the	year prior to th	he date of sa	ale of the comparable	sale.	on page 3).	
	Data source(s) MRMLS My research did X Data source(s) MRMLS	5) did not reveal a 6	any prior sale ysis of the pr	es or transfers of the co	omparable sales for the ory of the subject prope	year prior to th rty and compa	he date of sa arable sales (ile of the comparable (report additional prio	sale. r sales		LE SALE NO. 3
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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 that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Cost Data was obtained from the local contractors in the area. Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional inadequacy and external obsolescence are indicated in the depreciation comments of this reports. OPINION OF SITE VALUE = \$ ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW 410,000 Source of cost data Building-cost.com Dwelling **1,885** Sq. Ft. @ \$ **250.00**..... = \$ 471,250 Quality rating from cost service Q3 Effective date of cost data 01/2023 Sq. Ft. @ \$ = \$ Comments on Cost Approach (gross living area calculations, depreciation, etc.) Sq. Ft. @ \$ 120.00..... = \$ Garage/Carport 400 Cost Data was obtained from the local contractors in the area. 471,250 Site value by Abstraction Method. The land to improvement ratio Total Estimate of Cost-New = \$ Less 50 Physical Functional is typical in the area. The physical depreciation, functional External inadequacy and external obsolescence are indicated in the Depreciation \$94,250 \$0 = \$ (94,250) \$0 depreciation comments of this reports. Depreciated Cost of Improvements = \$ 377,000 15,000 40 Years INDICATED VALUE BY COST APPROACH. Estimated Remaining Economic Life (HUD and VA only) 802,000 = \$ INCOME APPROACH TO VALUE (not required by Fannie Mae) X Gross Rent Multiplier Estimated Monthly Market Rent \$ Indicated Value by Income Approach = \$ Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION FOR PUDs (if applicable) Yes No Unit type(s) Detached Attached Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached 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) Yes No If Yes, date of conversion. Was the project created by the conversion of an existing building(s) into a PUD? Does the project contain any multi-dwelling units?
Yes No Data source(s) Yes No If No, describe the status of completion. Are the units, common elements, and recreation facilities complete? Yes No If Yes, describe the rental terms and options. Are the common elements leased to or by the Homeowners' Association? Describe common elements and recreational facilities. Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Fannie Mae Form 2055 March 2005 2055 05UAD 12182015 Produced using ACI software, 800.234.8727 www.aciweb.com Page 3 of 6

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 concessions but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature

Rit	1 ann
/	Lung

Name Ricky Leung
Company Name ACM Enterprise
Company Address 7561 Silverado Ln
La Palma, CA 90623
Telephone Number 714-390-6777
Email Address ACM.EnterpriseOne@gmail.com
Date of Signature and Report 05/15/2023
Effective Date of Appraisal 05/15/2023
State Certification # AR033688
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 04/13/2024
ADDRESS OF PROPERTY APPRAISED
10931 Vickers Dr
Garden Grove, CA 92840
APPRAISED VALUE OF SUBJECT PROPERTY \$860,000
LENDER/CLIENT
Name Clear Capital
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA 90278
Email Address N/A

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect exterior subject property
Did inspect exterior of subject property from street Date of Inspection

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
Did inspect exterior of comparable sales from street
Date of Inspection

Exterior-Only Inspection Residential Appraisal Report	F
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FEATURE		SUBJECT				ALE NO. 4	CO	MPARABLE S	SALE NO. 5	CO	MPARABLE S	ALE NO. 6
10931 Vickers Dr			10021 E									
Address Garden Gro	ve, CA	92840	Garden	Grove.	CA	92840						
Proximity to Subject	,		1.00 mi									
Sale Price	\$				\$	900,000		\$			\$	
		0.00 "	¢ 460	22	φ	300,000	¢			¢		
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 466.3				\$	sq. ft.		\$	sq. ft.	
Data Source(s)						0095;DOM 23						
Verification Source(s)			Doc#22		6/23				1			
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION		+(-) \$ Adjustment	DESCI	RIPTION	+(-) \$ Adjustment	DESCI	RIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth	_	ſ							Π
Concessions			Cash;0									
Date of Sale/Time			s06/22;	c05/22			<u>.</u>					
Location	N;Res	,.	A;BsyR		+	+10,000						
						+10,000						
Leasehold/Fee Simple	Fee S		Fee Sin									
Site	7396		7712 sf			0						
View	N;Res	s;	N;Res;									
Design (Style)	DT1;t	ract	DT1;tra	ct								
Quality of Construction	Q3		Q3									
Actual Age	68		66			0						
Condition	00 C4		C4		-+	0						
				1	_	10.000						
Above Grade	Total Bdr		Total Bdrms.		-+	-10,000	Total Bdrms.	Baths		Total Bdrms.	Baths	
Room Count	7 3	3 2.1	8 4	4.0		-15,000						
Gross Living Area 150		1,885 sq. ft.	·	1,930 so	1. ft.	0		sq. ft.			sq. ft.	
Basement & Finished	0sf	.	0sf									
Rooms Below Grade	-											
	Avera	00	Average		+							
Functional Utility			Average									
Heating/Cooling	FAU/0	JAC	FAU/CA	AC								
Energy Efficient Items	None		None									
Garage/Carport	2ga2c	w	2ga2dw	/								
Porch/Patio/Deck	Porch		Porch									
Pool/Spa	Pool		None			+10,000						
1 00#0µa	1 001		NULLE		-+	+10,000						
					-+							
Net Adjustment (Total)			+	X -	\$	5,000	+	\$		+	\$	
Adjusted Sale Price			Net Adj.	-0.6%			Net Adj.	%		Net Adj.	%	
of Comparables			Gross Adj.	5.0%	\$	895,000		% \$		Gross Adj.	% \$	
ITEM		C	BJECT	0.070		COMPARABLE SA	· · · · · ·		ARABLE SALE NO	· · · · · · · · · · · · · · · · · · ·		E SALE NO. 6
-		50	DJECI			CONFARABLE SA	LE INU. 4	CUMP	ARADLE SALE NU	່ <u>ບ</u>	CONPARABL	LE SALE INU. 0
Date of Prior Sale/Transfer												
Price of Prior Sale/Transfer												
Data Source(s)		CoreLogic			Cor	eLogic						
Effective Date of Data Sour	ce(s)	05/15/2023				15/2023						
Summary of Sales Compari	son Δnor				-1			•				
Summary or Saids Compan												
2												
		UAD Version 9/20				Sing ACI software, 800.234.8	727 www.aciweb o				Eannie M	ae Form 2055 March 2005 2055_05UAD 12182015

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.

O2 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.

O3 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.

Uniform Appraisal Dataset Definitions

Abbrev.	Full Name	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	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
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
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	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	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

Other Appraiser-Defined Abbreviations

Abbrev.	FullName	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
<u> </u>					
<u> </u>					
		ersion 9/2011 Produced using ACI software, k			

	ADDENDOM	
Borrower: Redwood Holdings, LLC		File No.: 34184249
Property Address: 10931 Vickers Dr		Case No.: 53605
City: Garden Grove	State: CA	Zip: 92840
Lender: Wedgewood Inc		

Neighborhood Description

The neighborhood consists of average quality, 1 and 2 story, wood frame and stucco, single family residences, 2-4 units, apartments, condominiums, commercial sites, school and park where the property maintenance levels are average. The neighborhood properties vary in size, age and style. The subject is conveniently located to local employment center, school, shopping, transportation and most other public support facilities.

Neighborhood Market Conditions

Based on current market data, the property values in the subject neighborhood remains stable for the past 6 months. Secondary data presented in the 1004MC shows subject immediate neighborhood comparable sale price and comparable list price to be increasing or returning to a state of stability.

Reasonable exposure time of the subject property is under 3 months. Based upon the "Median Comparable Sales Days On Market" in the1004MC, the "Exposure Time" for the opinion of value is under 3 months.

Highest and Best Use

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

Comments on Sales Comparison

Research parameters for substitute properties included sales and/or listings with transaction dates within the past 12 months, located within 1 mile of the subject. GLA, list size, and year built are similar to the subject. Data sources relied upon for research included the MLS, Realquest, NDC, and local agents.

Most consideration was given to Comparable #1 for being the most recent sale. Comp 2 is most similar in gla. Closed sales 1-4 bracket the subject in GLA. Adjustments applied in the sales comparison approach were made through paired sales analysis gathered from current sales data, broker listing information, and past appraisal data files. All comparables presented are the best indicators of value for the subject property. MLS photos for comps presented due to people present at time of inspection. Appraiser certifies driving to the property and completing a physical exterior inspection of the comparables. All comparables presented are the best indicators of value for the best indicators of value for the subject property.

Final Reconciliation

The Market Data Approach, the principle of which is substitution was given the most consideration in determining the final estimate of value because this approach evaluates the behaviour of typically informed buyers and sellers.

The Cost Approach was developed using data from Building-cost.com and local builder costs.

The Income Approach was not used because there is no relevant rental data available.

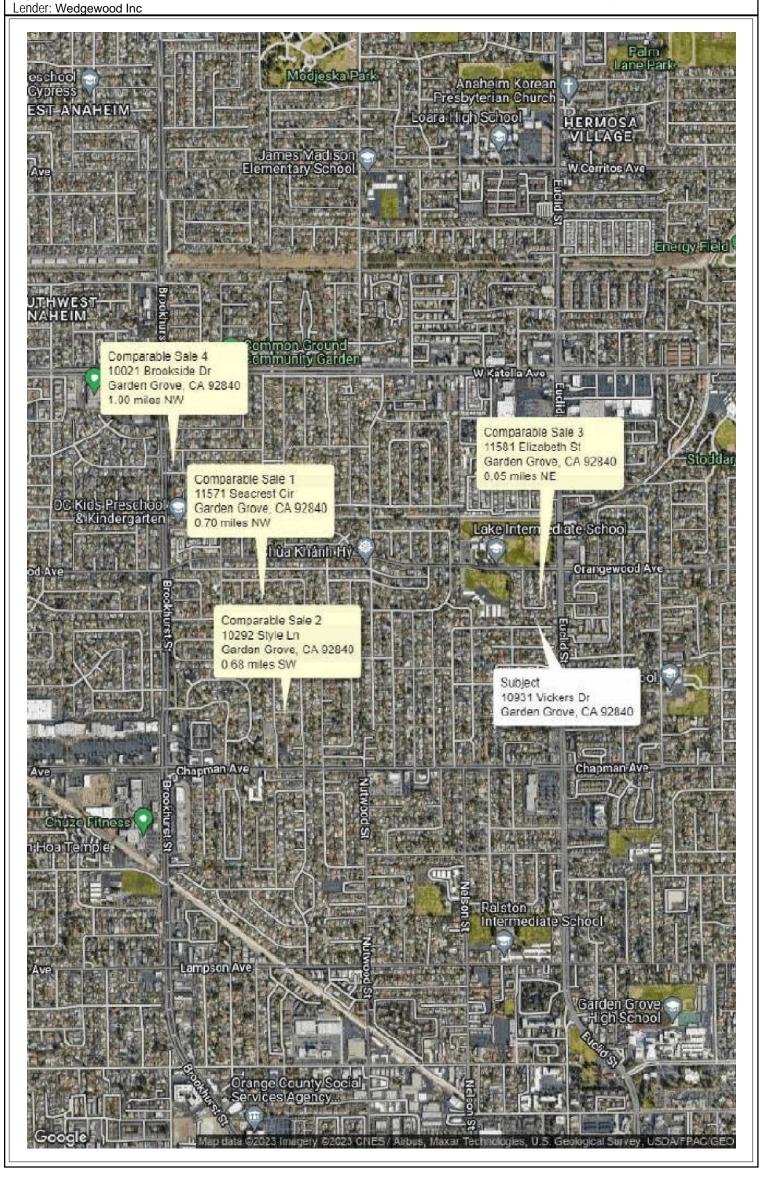
LOCATION MAP

Borrower: Redwood Holdings, LLC Property Address: 10931 Vickers Dr City: Garden Grove

State: CA

Case No.: 53605 Zip: 92840

File No.: 34184249



SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings, LLCFile No.: 34184249Property Address: 10931 Vickers DrCase No.: 53605City: Garden GroveState: CAZip: 92840Lender: Wedgewood Inc



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 15, 2023 Appraised Value: \$ 860,000



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings, LLC	File	No.: 34184249	
Property Address: 10931 Vickers Dr	Case	e No.: 53605	
City: Garden Grove	State: CA	Zip: 92840	
Lender: Wedgewood Inc			_



COMPARABLE SALE #1

11571 Seacrest Cir Garden Grove, CA 92840 Sale Date: s02/23;c01/23 Sale Price: \$ 800,000



COMPARABLE SALE #2

10292 Style Ln Garden Grove, CA 92840 Sale Date: s08/22;c08/22 Sale Price: \$ 862,000



COMPARABLE SALE #3

11581 Elizabeth St Garden Grove, CA 92840 Sale Date: s11/22;c10/22 Sale Price: \$ 950,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings, LLCFile No.: 34184249Property Address: 10931 Vickers DrCase No.: 53605City: Garden GroveState: CAZip: 92840Lender: Wedgewood IncCase No.: 53605



COMPARABLE SALE #4

10021 Brookside Dr Garden Grove, CA 92840 Sale Date: s06/22;c05/22 Sale Price: \$ 900,000

COMPARABLE SALE #5

Sale Date: Sale Price: \$

COMPARABLE SALE #6

Sale Date: Sale Price: \$

Borrower: Redwood Holdings, LLC		File No.: 34184249
Property Address: 10931 Vickers Dr		Case No.: 53605
City: Garden Grove	State: CA	Zip: 92840
Lender: Wedgewood Inc		



	wood Holdings, LLC SS: 10931 Vickers Dr					File No.: 34184249 Case No.: 53605			
Garden G						State: C		Case	Zip: 92840
	ewood Inc								
HUD	SON INSURANCE CO	MPANY							HUDSON
	William Street, 5th Floor								INSURANCE GROUP®
New	York, NY 10038								1973 - Contra 1974 - Contra 19
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8.	Notice to Company	: Notic	e of a C	claim or	Potential C	laim shou	ıld be	sent t	o:
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1000	B. Agent/Broker:	an a	O	REP Ins	urance Sei				
			(8	88) 347-	5273				

Clust 2. Sellof President

Dina Dastie

Secretary

Page | 1

PRA100 (01/20)

The purpose of this addendum is to provide the lender/client with addendum for all appraical reports with an effective date on or a		understanding of the					
addendum for all appraisal reports with an effective date on or a Property Address 10931 Vickers Dr	пет арптт, 2009.	City Gard	en Grove		State CA Zip C	ode 92	2840
Borrower Redwood Holdings, LLC							
Instructions: The appraiser must use the information require	ed on this form as the l	basis for his/her concl	usions, and must prov	ide support for those	e conclusions. rega	rding ha	ousing trends and
overall market conditions as reported in the Neighborhood section					-	-	-
analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to							
provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the							
median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteri							plying the criteria
that would be used by a prospective buyer of the subject prope	rty. The appraiser mus	st explain any anomal	ies in the data, such a	s seasonal markets	, new construction,	foreclo	sures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend		
Total # of Comparable Sales (Settled)	30	6	6	Increasing	X Stable		Declining
Absorption Rate (Total Sales/Months)	5.00	2.00	2.00	Increasing	X Stable		Declining
Total # of Comparable Active Listings	7	1	7	Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.40	0.50	3.50	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	863,500	860,000	920,000	Increasing	X Stable		
Median Comparable Sales Days on Market	13	8	13	Declining	X Stable		Increasing
2 Median Comparable List Price	928,000	975,000	979,900	Increasing	X Stable		Declining
Median Comparable Listings Days on Market	49	15	13	Declining	X Stable		Increasing
Median Sale Price as % of List Price	100.55%	99.75%	99.25%		X Stable		
Seller-(developer, builder, etc.)paid financial assistance prevale		No		Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 12 n				•	•		
which is 24% of the total transactions in this							
period. 4-6: 6 Sales; 2 with concessions; 339					3% of sales fo	or this	period.
The concessions ranged between \$2,500 and	a \$10,000. The	median conces	sion amount is S	5,000.			
Are foreclosure sales (REO sales) a factor in the market?			the trends in listings a				
The CRMLS MLS indicates there were 42 clo							
sales which is 5% of the total transactions in							
for this period. 4-6: 6 Sales; 0 foreclosures o	r short sales; 0%	% of sales for th	is period. 0-3: 6	Sales; U fore	closures or sr	IOIT SE	ales; 0% of
sales for this period.							
Cite data assume for above information. The CDMLC MI	Cite data sources for above information. The CRMLS MLS was the data source used to complete the Market Conditions Addendum. Effective Date:						
	Monday, May 15, 2023						
					ons Addendur	n. Effe	bollito Dato.
Monday, May 15, 2023							
Monday, May 15, 2023 Summarize the above information as support for your conclusion	sions in the Neighborl	hood section of the a	ppraisal report form.	lf you used any add			
Monday, May 15, 2023 Summarize the above information as support for your conclu- pending sales and/or expired and withdrawn listings, to formulate	sions in the Neighbor e your conclusions, pro	hood section of the a ovide both an explana	ppraisal report form. ion and support for yo	lf you used any add			
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USPAP ADDENDUM

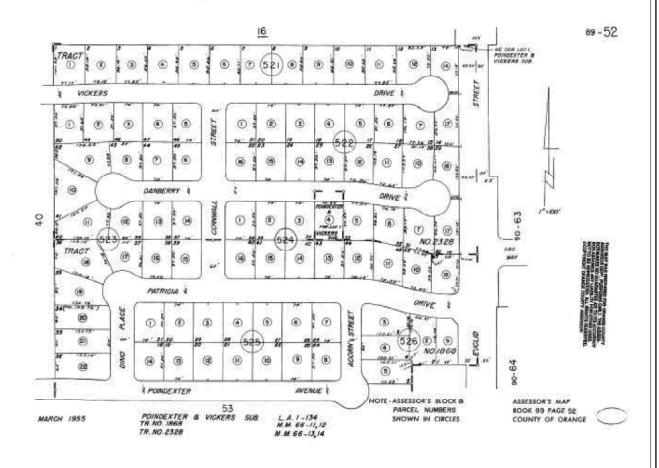
53605 File No. 34184249

Borrower: Redwood Holdings, LLC	
Property Address: 10931 Vickers Dr	
City: Garden Grove County: Lender: Wedgewood Inc	State: <u>CA</u> Zip Code: <u>92840</u>
APPRAISAL AND REPORT IDENTIFICATION This report was prepared under the following USPAP repo	orting option:
X Appraisal Report A written report prepared under the ronowing Cort Ai Tepe	
Restricted Appraisal Report A written report prepared und	er Standards Rule 2-2(0).
-	
Reasonable Exposure Time	earliet value stated in this constrain. Under 3 months
My opinion of a reasonable exposure time for the subject property at the n	
the1004MC, the "Exposure Time" for the opinion of value is und	ned as a retrospective opinion based on an analysis of past ths. Based upon the "Median Comparable Sales Days On Market" in ler 3 months; but based upon the "Median Comparable Listing Days der 3 Months". Therefore, the Page One indication of "under 3 Months"
	sity, regarding the property that is the subject of this report within the three-year
period immediately preceding acceptance of this assignment.	
I HAVE performed services, as an appraiser or in another capacity, period immediately preceding acceptance of this assignment. Those	regarding the property that is the subject of this report within the three-year services are described in the comments below.
Additional Comments	
APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature:	
Signature:	Signature: Name:
Date Signed: 05/15/2023	Date Signed:
State Certification #: AR033688	State Certification #:
or State License #: State #: State #:	or State License #: State:
State: CA	Expiration Date of Certification or License:
Expiration Date of Certification or License: 04/13/2024 Effective Date of Appraisal: 05/15/2023	 Supervisory Appraiser inspection of Subject Property: Did Not Exterior-only from street Interior and Exterior
	-
Produced using AC	XI software, 800.234.8727 www.aciweb.com USPAP_14 04272015

Appraiser Independence CertificationFile No.:34184249

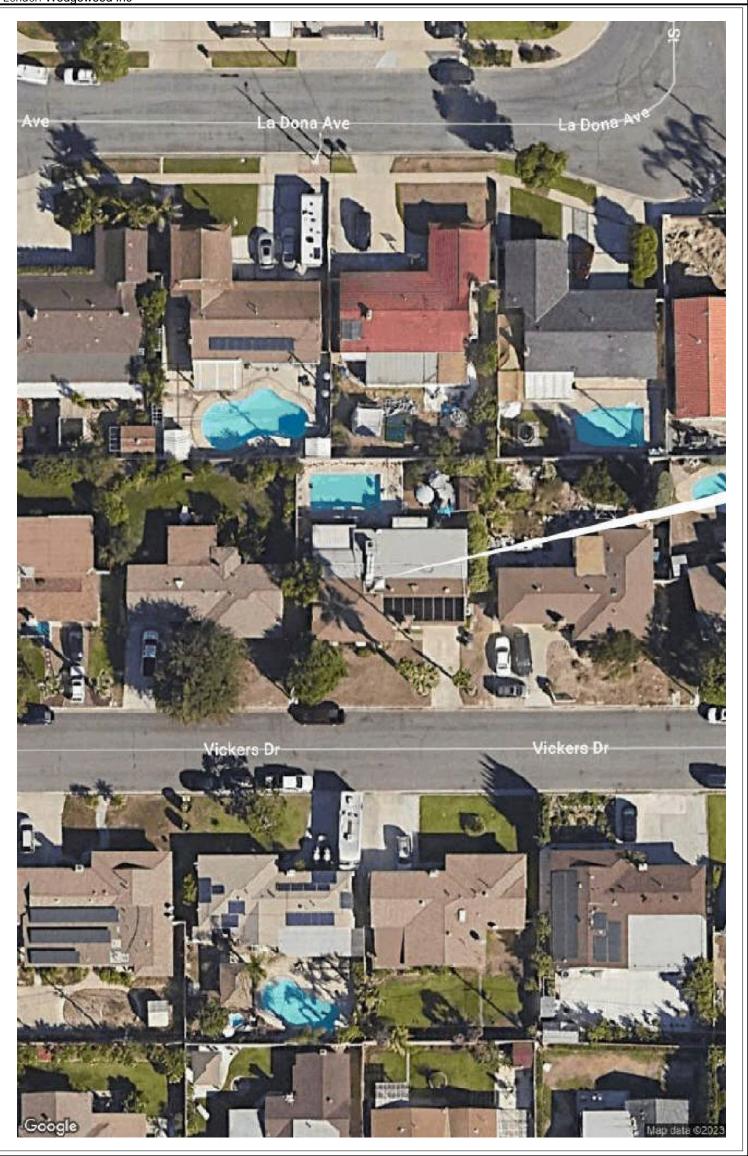
Borrower: Property Address:	Redwood Holdings, LLC 10931 Vickers Dr	
City: Lender/Client:	Garden Grove County: Wedgewood Inc	State: <u>CA</u> Zip Code: <u>92840</u>
J	tify, I have followed the appraiser independence sa y be required to comply with. This includes but is n	afeguards in compliance with Appraisal Independence and any applicable not limited to the following:
	rrently licensed and/or certified by the state in whic for the appraisal assignment(s) and is reflected on	ch the property to be appraised is located. My license is the appropriate the appraisal report.
5	that there have been no sanctions against me for uired guidelines.	any reason that would impair my ability to perform appraisals pursuant to
contractor, appliin the de	raisal company, appraisal management company,	/Client, or any other third party acting as joint venture partner, independent or partner on behalf of the Lender/Client, influenced or attempted to raisal through coercion, extortion, collusion, compensation, inducement,
I further assert	that the Lender/Client has never participated in an	y of the following prohibited behavior in our business relationship:
1. Withhole	ding or threatening to withhold timely payment or p	partial payment for the appraisal report;
2. Withhole	ding or threatening to withhold future business, or	demoting or terminating, or threatening to demote or terminate my services;
3. Express	sly or implicitly promising future business, promotic	ons, or increased compensation for my services;
	oning the ordering of the appraisal report or the par n reached, or on a preliminary value estimate requ	yment of the appraisal fee or salary or bonus on my opinion, conclusion or uested;
•	c	ation in the appraisal report, prior to the completion of the appraisal report, y time prior to the completion of the appraisal report;
		ed value for the subject property, or a proposed or target amount to be loaned nay have been provided if the assignment was for a purchase transaction;
	ng stock or other financial or non-financial benefits ement company, if applicable;	to me or any entity or person related to me, my appraisal or appraisal
includin		r my independence, objectivity or impartiality, or violates law or regulation,) and Regulation Z, or the Uniform Standards of Professional Appraisal
Additional Com	ments:	
APPRAISER:		SUPERVISORY APPRAISER (only if required):
Signature:	Rich Learn	Signature:
Name: R Date Signed: 0	icky Leung	Name:
State Certification	n#: AR033688	State Certification #:
or State License or Other (describ		or State License #:
State: C	A	Expiration Date of Certification or License:
Expiration Date 0	of Certification or License: 04/13/2024	
	Produced using ACI	I software, 800.234.8727 www.aciweb.com AIRCS_14 04082014

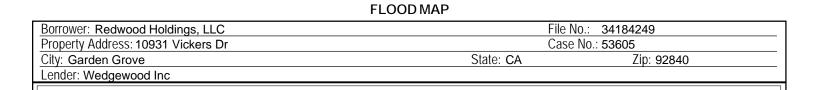
	PLAT MAP	
Borrower: Redwood Holdings, LLC		File No.: 34184249
Property Address: 10931 Vickers Dr		Case No.: 53605
City: Garden Grove	State: CA	Zip: 92840
Lender: Wedgewood Inc		

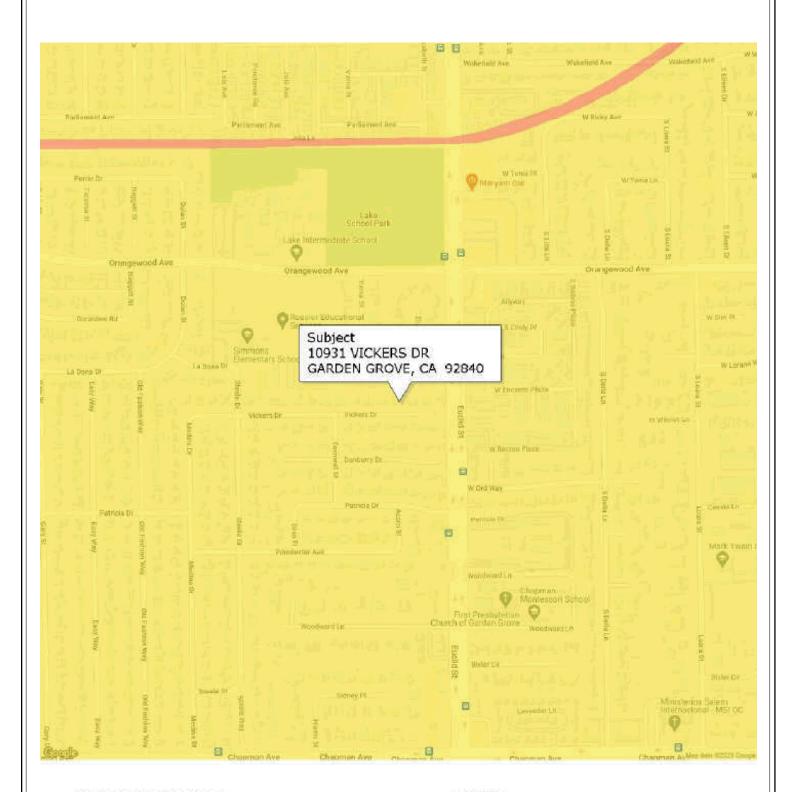


State: CA

Borrower: Redwood Holdings, LLC Property Address: 10931 Vickers Dr City: Garden Grove Lender: Wedgewood Inc







FLOOD INFORMATION





Sky Flood™

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