05/27/2023

Wedgewood Inc. 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

File Number: 16111bird

In accordance with your request, I have appraised the real property at:

16111 Birdie Lane Huntington Beach, CA 92649

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of May 27, 2023

is:

\$956,000 Nine Hundred Fifty-Six Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Wille criste

William C Fisher

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The purpose of this summary appraisal report is								
Property Address 16111 Birdie Lane			City Huntington Bea				Zip Code 9	2049
Borrower Redwood Holdings LLC	Owner	of Public Record	Redwood Holdings	LLC	LC	ounty Ora	ange	
Legal Description N TR 3642 Lot 50								
Assessor's Parcel # 146-102-13			Tax Year 2022			E. Taxes \$		
Neighborhood Name Meadowlark			Map Reference 827 E-6		Ce	ensus Trac	t 0994.07	
Occupant Owner Tenant X Vacant	Special	Assessments \$	0	P	UD HOA\$ <b>0</b>		per yea	ar 🔄 per month
Property Rights Appraised X Fee Simple	Leasehold Other	r (describe)						
Assignment Type Purchase Transaction	Refinance Transaction	X Other (deso	cribe) Servicing					
Lender/Client Wedgewood Inc.	Addres	s 2015 Man	hattan Beach Blvd S	Suite 100	), Redondo E	Beach, (	CA 90278	3
Is the subject property currently offered for sale or ha							No	
Report data source(s) used, offering price(s), and data								Property
sold on 05/25/2023 contract price \$9						1100 40		Topony
I did X did not analyze the contract for sale					act for calo or why	the analy	cic was not no	orformod
						5		
DOM 6;CRMLS PW23075988 Date L		Contract Pr	ice \$879,000. Prope	rty sola	01 05/25/20	23 cont	ract price	\$956,000 to
the current owner, as a cash transac				<u></u>				
Contract Price \$ 956,000 Date of Contract Price \$ 956,000	ract 05/25/2023	Is the property	seller the owner of public rec	ord? X	Yes No	Data Sour		
Is there any financial assistance (loan charges, sale of	concessions, gift or downp	bayment assistan	ce, etc.) to be paid by any pa	arty on beha	If of the borrower	? [	]Yes [X]N	0
If Yes, report the total dollar amount and describe the	e items to be paid.							
-								
Note: Race and the racial composition of the neig	abborbood are not appre	aical factors						
Note: Race and the racial composition of the nerg			ousing Trends		One-Unit Hou	icing	Drocon	It Land Use %
—						-		
Location Urban X Suburban Rural				clining	PRICE	AGE	One-Unit	50 %
Built-Up X Over 75% 25-75% Under				er Supply	\$(000)	(yrs)	2-4 Unit	20 %
Growth Rapid X Stable Slow	Marketing Time	X Under 3 mt	hs 🔲 3-6 mths 🗌 Ov	er 6 mths	800 Low	25	Multi-Family	10 %
Neighborhood Boundaries North; Bolsa Ave	. South; Warner A	ve East; E	Bolsa Chica Rd. Wes	st;	2,140 High	70	Commercial	20 %
Golden West St	,	, , , , , , , , , , , , , , , , , , , ,		<i>.</i>	1,173 Pred.	60		%
Neighborhood Description The subjects neighborhood	abborbood is a mi	v use of det	ached single family	residenc	,			
developments, and commerical prop								
					marketabilit	y or the	Subjects	marketing
area. The San Diego freeway is near								
Market Conditions (including support for the above co								
marketing time of less than 90 days.	Interest rates are	rising, howe	ever it appears to ha	ve no av	derse effect	on the	current m	narket with
values remaining stable.								
Dimensions See Plat Map	Area 6000	0 sf	Shape Rec	tangular		View N	;Res;	
Specific Zoning Classification RM	Zoning Des	cription Single	e Family Residence					
	conforming (Grandfathered		Zoning Illegal (desc	rihe)				
Is the highest and best use of the subject property as			j j (		Yes 🗌 No	If No. doc	oribo	
is the highest and best use of the subject property as	s improved (or as proposed	u per piaris ariu s	pecifications) the present us			If No, des		
Utilities Public Other (describe)								
		Public	Other (describe)		Off-site Improv		Туре І	Public Private
Electricity X	Water	X	Other (describe)		Street Aspha		Туре І	Public Private
Electricity X Gas X	Sanitary Sew	X	Other (describe)				Туре І	
Electricity X	Sanitary Sew	ver X		034/06059	Street Aspha	lt		
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	There are 10 compar	rable prope	erties currently of	fered for sale in the	e subjec	t neighborhood rang	ing in price	from \$ 975,	,000 to \$	1,48	. 000,000	
	There are 136 compar	rable sales	s in the subject ne	ighborhood within	the pas	t twelve months rang	1			to \$	2,140,000	
	FEATURE	S	UBJECT			SALE NO. 1	1	OMPARABLE S			COMPARABLES	
	16111 Birdie Lane			5831 Snead			5601 C	Castle Drive	•	5332	Hendrickser	n Drive
	Address Huntington	Beach,	CA 92649	Huntington I		n, CA 92649		~	, CA 92649	Hunt	ington Beach	n, CA 92649
	Proximity to Subject			0.29 miles 5	SE		0.10 m	iles NE		0.24	miles NW	
	Sale Price	\$	956,000		\$	850,000		\$	1,017,500		\$	885,000
	Sale Price/Gross Liv. Area	\$	730.89 sq. ft.	\$ 646.88 st	q. ft.		\$ 582	<b>.09</b> sq. ft.		\$ 72	29.00 sq. ft.	
	Data Source(s)			CRMLS #OC2			CRMLS	#OC222220	64;DOM 56	CRMI	_S #OC222530	91;DOM 10
	Verification Source(s)			NDC Doc#4	0356	5 12/09/2022	NDC E	oc#413676	6 12/20/2022	NDC	Doc#11896	01/17/2023
	VALUE ADJUSTMENTS	DES	SCRIPTION	DESCRIPTIO	ON	+(-) \$ Adjustment	DES	CRIPTION	+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
	Sale or Financing			ArmLth			ArmLth	ו		Arml	_th	
	Concessions			Conv;5000		-5,000	Cash;0			Conv	/;0	
	Date of Sale/Time			s12/22;c11/2	22			;c12/22		s01/2	23;c12/22	
	Location	N;Res	•	A;Bcks Com	nm;	+75,000					ks School;	+75,000
	Leasehold/Fee Simple	Fee Si	mple	Fee Simple			Fee Si			Fee	Simple	
	Site	6000 s		6000 sf			6000 s			6186		0
	View	N;Res		N;Res;			N;Res;			N;Re		
	Design (Style)	DT1;T	raditional	DT1;Traditic	onal			raditional		DT1;	Traditional	
	Quality of Construction	Q4		Q4			Q4			Q4		
	Actual Age	61		61			61			63		0
	Condition	C4	-	C4			C4			C4		
	Above Grade	Total Bdrn			Baths		Total Bdrm			Total B		
	Room Count	6 3	_		2.0		6 3			6	3 2.0	
	Gross Living Area 75		<b>1,308</b> sq. ft.	1,314	<b>4</b> sq. ft.	0		1,748 sq. ft.	-33,000		<b>1,214</b> sq. ft.	7,050
	Basement & Finished	0sf		0sf			0sf			0sf		
	Rooms Below Grade											
Т	Functional Utility	Confo		Conforms			Confor				orms	
<b>ES COMPARISON APPROACH</b>	Heating/Cooling	FWA N	None	FWA None			FWA N	lone			None	
RO	Energy Efficient Items	None		None			None			None		
ЧPР	Garage/Carport	2ga2d	W	2ga2dw			2ga2d	N		2ga2		
N/	Porch/Patio/Deck	CvPati	io	CvPatio			CvPati	0		CvPa	atio	
ISC	Fireplace	1 F/P		1 F/P			1 F/P			1 F/F	)	
AR	Fence	Fence		Fence			Fence			Fenc	e	
MP	Pool Spa	None		None			None			None		
SO	Net Adjustment (Total)			X + -	\$	70,000	+	X - \$	33,000	X +	\$	82,050
ES	Adjusted Sale Price				2%		Net Adj.	-3.2%		Net Ad	·	
SAL	of Comparables				4% \$	920,000 rty and comparable s			984,500	Gross A	Adj. <b>9.3</b> % \$	967,050
	Myresearch X did	did not re		es or transfers of t	hosuhia	ect property for the th		prior to the effect	tive date of this appr	aisal		
	Data source(s) CRMLS	S/NDC ] did not re S/NDC	eveal any prior sa	es or transfers of t	he com	ect property for the th parable sales for the	year prior t	o the date of sal	e of the comparable	sale.		
	Data source(s) CRMLS My research did X Data source(s) CRMLS Report the results of the res	S/NDC ] did not re S/NDC	veal any prior sa analysis of the p	es or transfers of t rior sale or transfe	he com	parable sales for the	year prior t rty and con	o the date of sal	e of the comparable	sale. r sales c		
	Data source(s) CRMLS My research did X Data source(s) CRMLS Report the results of the res ITEM	S/NDC did not re S/NDC search and	eveal any prior sa analysis of the p SU	es or transfers of t	he com	parable sales for the	year prior t rty and con	o the date of sal	e of the comparable	sale. r sales c		LE SALE NO. 3
	Data source(s) CRMLS My research did X Data source(s) CRMLS Report the results of the res	S/NDC did not re S/NDC search and	veal any prior sa analysis of the p SU 05/25/2023	es or transfers of t rior sale or transfe	he com	parable sales for the	year prior t rty and con	o the date of sal	e of the comparable	sale. r sales c		LE SALE NO. 3
	Data source(s) CRMLS My research did X Data source(s) CRMLS Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	S/NDC did not re S/NDC search and	veal any prior sa analysis of the p SU 05/25/2023 \$956,000	es or transfers of t rior sale or transfe BJECT	he comp	parable sales for the of the subject proper COMPARABLE SA	year prior t rty and con	o the date of sal	e of the comparable report additional prio PARABLE SALE NO.	sale. r sales c 2	COMPARAB	
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	Data source(s) CRMLS My research did X Data source(s) CRMLS Report the results of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Analysis of prior sale or transfer	S/NDC did not re S/NDC search and ce(s) ce(s)	veal any prior sa analysis of the p SU 05/25/2023 \$956,000 Realtor 714 05/27/2023 y of the subject p	es or transfers of t rior sale or transfe BJECT -928-5521 roperty and compa	he com r history CF 05	of the subject proper COMPARABLE SA RMLS/NDC /27/2023	year prior t rty and con LE NO. 1	o the date of sal nparable sales ( COMF CRMLS 05/27/2	e of the comparable report additional prio PARABLE SALE NO. /NDC 023	sale. r sales c 2	COMPARAB CRMLS/NDC 05/27/2023	2
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-	reviewing the three approaches, th						
	nined to be the strongest supporte						
prope	rty. The income approach was cor	nsidered to be not applical	ble, due to the predomi	inance of o	wner occupar	ny, and lack o	of rental
data.	Exterior inspection only.						
		COST APPROACH TO VAI	LUE (not required by Fannie	e Mae)			
-	adequate information for the lender/client to repli	icate the below cost figures and calcu	lations.				
Support	for the opinion of site value (summary of compar	icate the below cost figures and calcurate the below cost figures and calcurable land sales or other methods for	lations. estimating site value) The		method was	used to dete	ermine the
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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:

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.

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.

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.

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

If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are 5 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 Wille CFiele	Signature
Name William C Fisher	Name
Company Name William C Fisher	Company Name
Company Address 9192 Guss Drive	Company Address
Huntington Beach, CA 92646	
Telephone Number 714-931-6993	Telephone Number
Email Address hbredfish@gmail.com	Email Address
Date of Signature and Report 05/28/2023	Date of Signature
Effective Date of Appraisal 05/27/2023	State Certification #
State Certification # AR005705	or State License #
or State License # State #	State
or Other (describe) State #	Expiration Date of Certification or Lice
State CA	
Expiration Date of Certification or License <u>12/23/2024</u>	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
16111 Birdie Lane	Did not inspect exterior subject pro
Huntington Beach, CA 92649	Did inspect exterior of subject prop Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 956,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of compara
Company Name Wedgewood Inc.	Did inspect exterior of comparable
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

### SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
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

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

FEATURE		SUBJECT	COMPARAB			COI	MPARABLE S	ALE NO. 5	CC	MPARABLE S	GALE NO. 6
16111 Birdie Lane			5372 Hendrick	sen	Drive						
Address Huntington	Beach	CA 92649	Huntington Bea	ach	CA 92649						
		0/102010	0.19 miles NW		0/102010						
Proximity to Subject			0.19 miles NW								
Sale Price	\$	956,000		\$	1,020,000		\$			\$	
Sale Price/Gross Liv. Area	\$	730.89 sq. ft.	\$ 847.18 sq. ft.			\$	sq. ft.		\$	sq. ft.	
Data Source(s)			CRMLS #SC230		′9·DOM 14						
Verification Source(s)			NDC Doc#984	38 0	14/28/2023						
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCR	RIPTION	+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth								
•			FHA;0								
Concessions											
Date of Sale/Time			s04/23;c04/23								
Location	N;Res	8:	A;Bcks School	I:	+75,000						
Leasehold/Fee Simple	Fee S		Fee Simple	<i>,</i>	- /						
Site	6000		6186 sf		0						
View	N;Res	S;	N;Res;								
Design (Style)		raditional	DT1;Traditiona	al							
	· · ·	Taullonai	,		75.000						
Quality of Construction	Q4		Q3		-75,000						
Actual Age	61		63		0						
Condition	C4		C3		-75,000						
					10,000						
Above Grade	Total Bdi		Total Bdrms. Baths			Total Bdrms.	Baths		Total Bdrms.	Baths	
Room Count	6 3	3 2.0	6 3 2.0								
Gross Living Area 75		1,308 sq. ft.	<b>1,204</b> s	a. ft	7,800		sq. ft.			sq. ft.	
-	Oct	., <b></b> 39.11.	0sf		1,000		Jy. II.			Jy. II.	
Basement & Finished	0sf		USI								
Rooms Below Grade											
Functional Utility	Confo	orms	Conforms	T							
	FWA		FWA C/Air	-+	-5,000						
Heating/Cooling					-5,000						
Energy Efficient Items	None		None								
Garage/Carport	2ga2d	dw	2ga2dw								
				-+							
Porch/Patio/Deck	CvPa	ແບ	CvPatio								
Fireplace	1 F/P		1 F/P								
Fence	Fence	<u>}</u>	Fence								
		•		-+							
Pool Spa	None		None								
Net Adjustment (Total)			+ X-	\$	72,200	+	<u> </u>		+	<u> </u>	
Adjusted Sale Price			Net Adj7.1%			Net Adj.	%		Net Adj.	%	
					0.47.000				-		
of Comparables			Gross Adj. 23.3%		947,800		% \$		Gross Adj.	% \$	
ITEM		SU	BJECT	(	COMPARABLE SAI	LE NO. 4	COMP	ARABLE SALE NO.	5	COMPARABI	E SALE NO. 6
Date of Prior Sale/Transfer		05/25/2023									
Price of Prior Sale/Transfer		\$956,000									
Data Source(s)		Realtor 714	-928-5521	CRI	MLS/NDC						
Effective Date of Data Sour	ce(s)	05/27/2023		05/2	27/2023						
Summary of Sales Compar				00/1							
Summary of Sales Compar	ison Appr	oacn									
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		UAD Version 9/20	11 Pro		sing AC1 software, 800.234.8	727 www.aciweb.cc				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.

**Q3** Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

**Q5** Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

**Q6** Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

#### Explanation of Bathroom Count

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

# Uniform Appraisal Dataset Definitions

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ас	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	Ν	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
		 ) Version 9/2011 Produced using ACI software.			2055_05UAD 1218201

# Market Conditions Addendum to the Appraisal Report File No. 16111bird The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required

addendum for all appraisal reports with an effective date on or a		and standing of the	market i chus and col	untit	no provatorit III		iojeet neiginoo	inioou.	
Property Address 16111 Birdie Lane		City Hunt	ington Beach			State	CA Zip C	ode 92	2649
Borrower Redwood Holdings LLC									
Instructions: The appraiser must use the information requir	ed on this form as the	basis for his/her concl	usions, and must prov	/ide s	support for those	e conc	lusions, regar	rding h	ousing trends and
overall market conditions as reported in the Neighborhood secti							-	-	-
analysis as indicated below. If any required data is unavailabl	e or is considered unre	eliable, the appraiser	must provide an expl	anati	on. It is recogn	zed tł	nat not all dat	a sourd	ces will be able to
provide data for the shaded areas below; if it is available, however									
median, the appraiser should report the available figure and ider	ntify it as an average. S	ales and listings must I	be properties that com	pete	with the subject	prope	erty, determine	ed by a	oplying the criteria
that would be used by a prospective buyer of the subject prope	erty. The appraiser mu	st explain any anomal	ies in the data, such a	as se	asonal 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)	76	26	34	$\Box$	Increasing	X	Stable		Declining
Absorption Rate (Total Sales/Months)	12.67	8.67	11.33	$\Box$	Increasing	X	Stable		Declining
Total # of Comparable Active Listings	29	6	10	X	Declining		Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.29	0.69	0.88	X	Declining		Stable		
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Overall Trend		
Median Comparable Sale Price	1,150,000	1,100,000	1,173,000		Increasing		Stable		Declining
Median Comparable Sales Days on Market	36	37	29	H	Declining	Ŕ			Increasing
	1,009,000	1,199,900	1,298,800		Increasing	F	Stable		Declining
Median Comparable Listings Days on Market	49	51	35		Declining	╢═	Stable		] Increasing
Median Sale Price as % of List Price	100.00%			M	Increasing	X			Declining
Sollar (daveloper builder etc.) poid financial assistance provale		100.00%	100.00%	H	Declining		Stable		] Increasing
Seller-(developer, builder, etc.)paid financial assistance prevale			20/1 50/ 1	<u> </u>	<u> </u>				
Explain in detail the seller concessions trends for the past 12 r	-			-	-	ns, cio	ising costs, co	ondo te	es, options, etc.).
The higher percentage of consessions are a	ssistance with cl	iosing costs at a	a low percentag	e o	r amount.				
Median Comparable List Price Median Comparable Listings Days on Market Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevale Explain in detail the seller concessions trends for the past 12 r The higher percentage of consessions are a Are foreclosure sales (REO sales) a factor in the market?									
Y									
ц 2									
		yes, explain (including	-						
Limited number of foreclosure property is no	ted at the prese	nt time, that wo	uld offset the cu	urre	nt stable m	arke	et trends.		
Cite data sources for above information. CRMLS/NDC									
	ciono in the Neighbor	hand nextion of the o	narologi report form	If yo		litions	linformation	ouch	ao an analysia of
Summarize the above information as support for your conclu	-			-	-	litiona	al information	, such	as an analysis of
Summarize the above information as support for your conclupending sales and/or expired and withdrawn listings, to formula	te your conclusions, pro	ovide both an explanat	tion and support for yo	our co	onclusions.				-
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# SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	0.: 16111bird
Property Address: 16111 Birdie Lane	Case	No.:
City: Huntington Beach	State: CA	Zip: 92649
Lender: Wedgewood Inc.		



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 27, 2023 Appraised Value: \$ 956,000

# REAR VIEW OF SUBJECT PROPERTY





# STREET SCENE

# COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLCFile No.:16111birdProperty Address: 16111 Birdie LaneCase No.:City: Huntington BeachState: CAZip: 92649Lender: Wedgewood Inc.Case No.:



## COMPARABLE SALE #1

5831 Snead Drive Huntington Beach, CA 92649 Sale Date: s12/22;c11/22 Sale Price: \$ 850,000



#### COMPARABLE SALE #2

5601 Castle Drive Huntington Beach, CA 92649 Sale Date: s12/22;c12/22 Sale Price: \$ 1,017,500



# COMPARABLE SALE #3

5332 Hendricksen Drive Huntington Beach, CA 92649 Sale Date: s01/23;c12/22 Sale Price: \$ 885,000

# COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 16111bird

 Property Address: 16111 Birdie Lane
 Case No.:

 City: Huntington Beach
 State: CA
 Zip: 92649

 Lender: Wedgewood Inc.
 Case No.:
 City: 92649



## COMPARABLE SALE #4

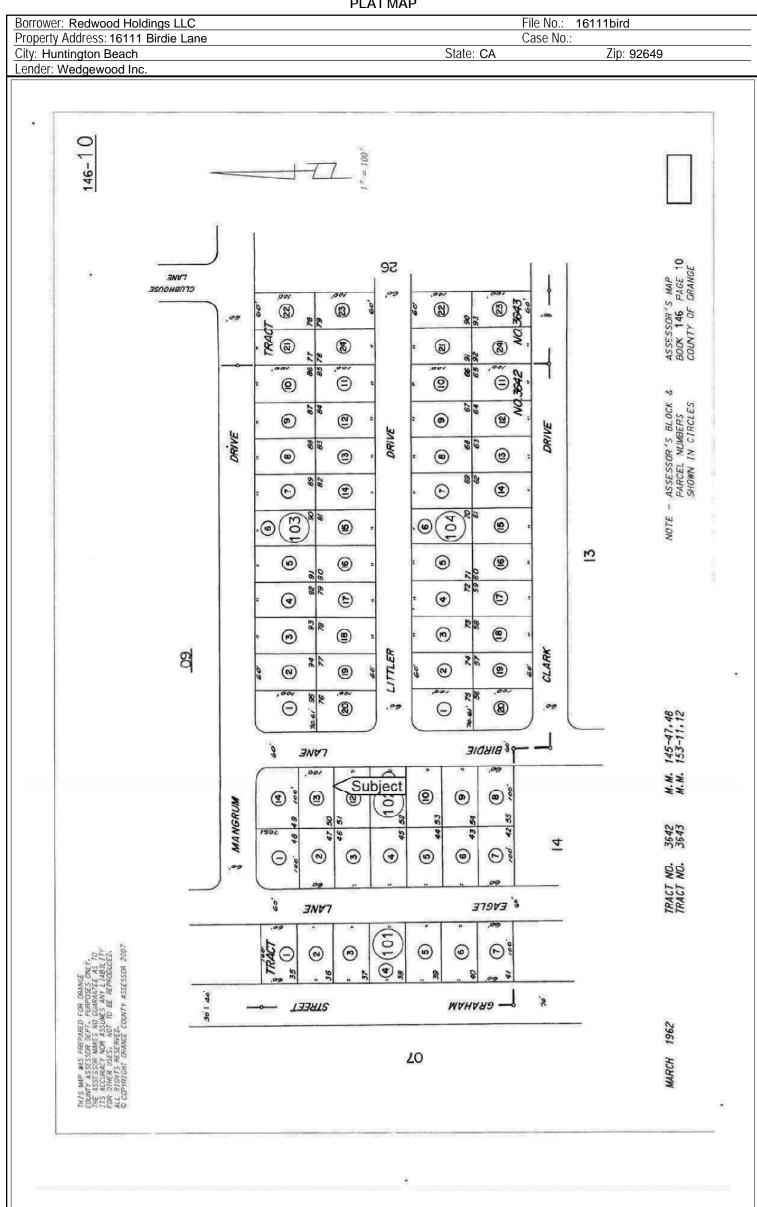
5372 Hendricksen Drive Huntington Beach, CA 92649 Sale Date: s04/23;c04/23 Sale Price: \$ 1,020,000

## COMPARABLE SALE #5

Sale Date: Sale Price: \$

COMPARABLE SALE #6

Sale Date: Sale Price: \$



PLAT MAP

#### LOCATION MAP

Borrower: Redwood Holdings LLC Property Address: 16111 Birdie Lane City: Huntington Beach Lender: Wedgewood Inc.

Case No.: State: CA

Zip: 92649

File No.: 16111bird



Borrower: Redwood Holdings LLC Property Address: 16111 Birdie Lane			File No.: 16111b Case No.:				6111bird
City: Huntington Beach					State: CA		Zip: 92649
Lender: Wedgewood Ind							
	SURANCE COMP	ANY					HUDSON INSURANCE GROUP*
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2. Addre		Guss Drive gton Beach	, CA 926	46			
3. Policy	Period: From:	October 18	, 2022		To:	October 18. :	2023
12:01/	A.M. Standard Time	at the addres	s of the Na	amed Insure	d as stated ir	n Number 2 ab	ove
	of Liability		Each C			Policy Ago	
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0. NOU	ce to Company:	Hudsor 100 Wi New Yo Fax: 6	n Insurance Iliam Street ork, NY 100 46-216-378	Group , 5 <sup>th</sup> Floor 038 6	soninsgroup.c		
	A. Program Administrator: B. Agent/Broker:		Riverton Insurance Agency Corp. ALIA (Riverton Insurance Agency Corp.) (800) 882-4410				
	SS WHEREOF, We Secretary at New Ye			olicy to be	executed by	/ our Preside	nt and our

Gut 2. Jullef President

Dina Dastie

PRA100 (01/20)

Secretary

Page |1

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and BREAAPPRAISER IDENTIFICATION NUMBER: AR 005705 Effective Date: AR 005705 Date Expires: December 24, 2022 Date Expires: December 23, 2024 December 23, 2024 Date Date: December 24, 2022 Date Expires: December 23, 2024 Date Date: December 24, 2022 Date Expires: Date Ex	has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title: "Certified Residential Real Estate Appraiser"	Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE William C. Fisher
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# \*\*\*\*\*\*\*\*\* INVOICE \*\*\*\*\*\*\*\*

## File Number: 16111bird

Borrower :

Redwood Holdings LLC

Invoice # : Order Date : Reference/Case # : PO Number :

16111 Birdie Lane Huntington Beach, CA 92649

> \$ \$ Invoice Total \$ 215.00 State Sales Tax @ \$ 0.00 Deposit (\$ 15.00) (\$ Deposit ) Amount Due \$ 200.00

Terms:

Please Make Check Payable To:

William C Fisher 9192 Guss Dr. Huntington Beach, CA. 92646

Fed. I.D. #:

## **AERIAL MAP**

State: CA

Borrower: Redwood Holdings LLC Property Address: 16111 Birdie Lane City: Huntington Beach Lender: Wedgewood Inc.

File No.: 16111bird Case No.: Zip: 92649

