06/02/2023

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

File Number: 1931roll

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

1931 Rollingstone Lane Tustin, CA 92780

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 June 1, 2023

is:

\$900,000 Nine Hundred 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.

William C Fisher

William Crish

## Exterior-Only Inspection Residential Appraisal Report File No. 1931roll

Th	e purpose of this summary appraisal report is	to provid	uc the lender/el	icht with an a	iccuit	ate, and adequater	iy supported	i, opinion or the	illaiket va	ilue oi tile st	abject property.
	Property Address 1931 Rollingstone Lane				City	Tustin		Sta	ate CA	Zip Code 92	2780
	Borrower Redwood Holdings LLC		Owner	of Public Recor	d Da	vid Evans Tru	st	Co	ounty Ora	ange	
_	Legal Description N TR 2538 Lot 49										
_	Assessor's Parcel # 103-375-04				Tav	Year <b>2022</b>		D	E. Taxes \$	1 216	
-							1			1,216 t 0755.06	
<b>9</b> -	Neighborhood Name Tustin		<u> </u>	Ann		Reference 830 E					
- N	Occupant X Owner Tenant Vacant	٦.		Assessments \$	⇒ U			PUD HOA\$ 0		per yea	r per month
<b>Ä</b> -	Property Rights Appraised X Fee Simple	Leasel		(describe)							
" _	Assignment Type Purchase Transaction	Refinan	ce Transaction								
	Lender/Client Wedgewood Inc.		Addres	s 2015 Red	lond	o Beach Blvd S	Suite 100,	Redondo Be	each, C/	4 90278	
	Is the subject property currently offered for sale or ha	s it been	offered for sale in	the twelve mor	nths pi	rior to the effective da	ate of this app	oraisal?	Yes XI	No	
	Report data source(s) used, offering price(s), and da	te(s). C	CRMLS								
	21		<del>-</del>								
	I did did not analyze the contract for sale	for the su	hiect nurchase tra	ansaction Expla	ain the	results of the analys	sis of the cont	ract for sale or why	the analy	sis was not ne	rformed
	and more unaryze the contract for sale	ioi tiic su	ibject parenase in	urisaction: Expit	uiii tiic	results of the dridings	ois or the cont	raction sale of willy	, the dilary.	sis was not po	mornicu.
CONTRAC								<u> </u>			
2	Contract Price \$ Date of Cont					the owner of public r			Data Sour		
3	Is there any financial assistance (loan charges, sale $$		-	ayment assistar	nce, e	tc.) to be paid by any	party on beh	alf of the borrower	?	JYes ∟No	)
ŏ	If Yes, report the total dollar amount and describe the	e items to	be paid.								
	Note: Race and the racial composition of the neighbors.	ghborho	od are not appra	isal factors							
	Neighborhood Characteristics	J 3. 1131		One-Unit F	Housi	na Trends		One-Unit Hou	ısina	Present	t Land Use %
۲			Droporty Values	$\overline{}$		Š	Declinina	PRICE			
			Property Values	Increasing  Shortage	<u> </u>				AGE	One-Unit	60 %
Ω-			Demand/Supply		(	=	Over Supply	\$(000)	(yrs)	2-4 Unit	10 %
<b>(1)</b>	Growth Rapid X Stable Slow		Marketing Time				Over 6 mths	755 Low		Multi-Family	10 %
Ä	Neighborhood Boundaries North; Irvine Blvd	d. Sout	th; Santa An	a Freeway	Eas	t; Tustin Rancl	h Rd.	1,650 High		Commercial	20 %
	West; Newport Ave							1,088 Pred.		Other	%
3	Neighborhood Description  The subjects nei	ghborh	nood is a mix	k use of de	tach	ed single famil	ly residen	ces, small in	come u	nits, multi-	-family
	developments, and commerical center	er prop	ertv. The ov	erall marke	et ac	peal is averag	e to good	I for the mark	etability	of the su	biects
Ζ-	marketing area. The Costa Mesa & S										,,
	Market Conditions (including support for the above c								ect are	good Lim	nited
	- · · · · · · · · · · · · · · · · · · ·										
_	marketing time of less than 90 days.	meres	si raies are i	ising, nowe	evei	it appears to i	iave 110 a	vuerse erieci	on the	current m	arker with
	values remaining stable.										
	Dimensions See Plat Map		Area <b>8678</b>				orner Lot		View N	;Res;	
	Specific Zoning Classification R-1		Zoning Desc	cription Single	e Fa	mily Residenc	е				
	Zoning Compliance X Legal Legal Nonc	conformin	g (Grandfathered	Use) N	o Zoni	ing 🔲 Illegal (de	escribe)				
	Is the highest and best use of the subject property as	improve	d (or as proposed	per plans and	specif	ications) the present	use?	Yes No	If No, des	scribe.	
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								_			
	Utilities Public Other (describe)			Public	· (	Other (describe)		Off-site Improv		-Type P	Public Private
	Utilities Public Other (describe)		Wator	Public	c C	Other (describe)		Off-site Improv	rements—	-Type F	Public Private
	Electricity X		Water Sonitony Sour	X	c C	Other (describe)		Street Aspha	rements—	-Type F	Public Private  X
SITE	Electricity X Gas X	N 55	Sanitary Sew	er X	c C			Street Aspha Alley None	rements— alt		X
SITE	Electricity X Gas X Yes X		Sanitary Sew EMA Flood Zone	er X		FEMA Map# 06	60212/0605	Street Aspha Alley None	rements— alt	Type F ate 12/03/2	X
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# Exterior-Only Inspection Residential Appraisal Report File No. 1931roll es currently offered for sale in the subject neighborhood ranging in price from \$ 877,800 to \$ 1,755,000

				past twelve months rang					1.650.000	
								10 \$	, ,	
FEATURE		SUBJECT		LE SALE NO. 1		MPARABLE S			COMPARABLE S	
1931 Rollingstone I	Lane		12962 Woodla	wn Avenue	1522 Ga	rland Ave	enue	1276	32 Elizabeth W	Vay
Address Tustin, CA 9	2780		Tustin, CA 927	80	Tustin, C	A 92780		Tusti	in, CA 92780	
Proximity to Subject			0.61 miles NW		0.43 mile				miles NW	
Sale Price	\$		0.01 1111100 1111	\$ 820,000	0.10111110	\$	975,000	0.00	\$	985,000
-			. 500.00	\$ 620,000	. =4= 4	· ·	975,000		· ·	965,000
Sale Price/Gross Liv. Area	\$	<b>0.00</b> sq. ft.	\$ 582.80 sq. ft.		\$ 717.4	<b>4</b> sq. ft.		\$ 7	11.19 sq. ft.	
Data Source(s)			CRMLS #SW221	45912;DOM 92	CRMLS #0	OC221097	85;DOM 10	CRM	LS #PW220872	73;DOM 27
Verification Source(s)			NDC Doc#344	360 10/25/2022	NDC Doo	c#336787	7 10/17/2022	NDC	Doc#228051	06/27/2022
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		DESCRI				ESCRIPTION	
	DE.	SCRIPTION		+(-) \$ Adjustment		IPTION	+(-) \$ Adjustment			+(-) \$ Adjustment
Sale or Financing			ArmLth		ArmLth			Arml		
Concessions			Cash;0		Conv;0			FHA:	;0	
Date of Sale/Time			s10/22;c10/22		s10/22;c0	09/22		s06/2	22;c06/22	
Location	N;Res		N;Res;		N;Res;				ksHseWrsp;	0
		,	<u> </u>		<u> </u>			_		0
Leasehold/Fee Simple	Fee S		Fee Simple		Fee Simp	ple			Simple	
Site	8678	sf	7100 sf	0	8190 sf		0	1069	94 sf	0
View	N;Res	::	N;Res;		N;Res;			N;Re	es:	
Design (Style)		raditional	DT1;Traditiona	ı	DT1;Trac	ditional			Traditional	
		Tauliionai		ı	<u> </u>	JiliOHai			Traditional	
Quality of Construction	Q4		Q4		Q4			Q4		
Actual Age	68		62	0	69		0	68		
Condition	C4		C4		C4			C4		
Above Grade		me D-#		0		Dott-			drme D-11:	
	Total Bdri	_			Total Bdrms.	Baths		-	drms. Baths	
Room Count	5 3		6 4 2.0		5 3	2.0		5	3 2.0	
Gross Living Area 65		<b>1,296</b> sq. ft.	<b>1,407</b> so	. ft7,200	1,	359 sq. ft.	0		<b>1,385</b> sq. ft.	0
Basement & Finished	0sf		0sf		0sf			0sf		
Rooms Below Grade								-		
	<u> </u>		0			_				
Functional Utility	Confo		Conforms		Conform				orms	
Heating/Cooling	FWA I	None	FWA None		FWA No	ne		FWA	None	
Energy Efficient Items	None		None		None			None		
	2ga2d	lsa.	2ga2dw		2ga2dw			2ga2		
Garage/Carport		IW								
Porch/Patio/Deck	Patio		Patio		Patio			Patic		
Fireplace	1 F/P		1 F/P		1 F/P			1 F/F	)	
Fence	Fence		Fence		Fence			Fend	'Δ	
		<u> </u>								
Pool Spa	None		None		None			None		
Net Adjustment (Total)			+ X	\$ 7,200	X + (	\$	0	X	+ U- \$	0
Adjusted Sale Price			Net Adj0.9%		Net Adj.	0.0%		Net Ad	j. 0.0%	
of Comparables			Gross Adj. 0.9%	\$ 812,800		0.0% \$	975,000	l .	,	985,000
							070,000	010337	ιαj. Ο.Ο 70   φ	000,000
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	search the	sale or transfer h	istory of the subject pro	perty and comparable s	ales. If not, ex	plain				
	search the	sale or transfer h	istory of the subject pro	pperty and comparable s	ales. If not, ex	plain				
	search the	sale or transfer h	istory of the subject pro	pperty and comparable s	ales. If not, ex	plain				
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# Exterior-Only Inspection Residential Appraisal Report File No. 1931roll After reviewing the three approaches, the market approach, the cost approach, and the income approach, the market approach was

After reviewing the timee approaches, the market approach, the cos	
determined to be the strongest supporter for the subjects final value	
property. The income approach was considered to be not applicable	e, due to the predominance of owner occupany, and lack of rental
data. Exterior inspection only.	
COST APPROACH TO VALU	E (not required by Fannie Mae)
COST APPROACH TO VALU Provide adequate information for the lender/client to replicate the below cost figures and calculated the control of the lender of the	· · · ·
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#### Exterior-Only Inspection Residential Appraisal Report

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

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

#### Exterior-Only Inspection Residential Appraisal Report

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

#### **Exterior-Only Inspection Residential Appraisal Report**

File No. 1931roll

- 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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Walle Crole	
Signature Walker C. June 1	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 06/02/2023	Date of Signature
Effective Date of Appraisal 06/01/2023	State Certification #
State Certification # AR005705	or State License #
or State License # State #	State
or Other (describe) State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 12/23/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
1931 Rollingstone Lane	Did not inspect exterior subject property
Tustin, CA 92780	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 900,000	
I ENDED/OLIENT	COMPARARIE CALEC
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc.	Did inspect exterior of comparable sales from street
Company Address 2015 Redondo Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

**APPRAISER** 

## Exterior-Only Inspection Residential Appraisal Report File No. 1931roll

FEATURE		SUBJ	JECT				SALE NO. 4	CO	MPARABLE S	SALE NO. 5		COMPARABLE S	SALE NO. 6
1931 Rollingstone				1401 G									
Address Tustin, CA 9	92780			Tustin,	CA 927	780							
Proximity to Subject				0.54 mi	les NW	/							
Sale Price	\$					\$	877,800		\$			\$	
Sale Price/Gross Liv. Area	\$		0.00 sq. ft.	\$ 593.	<b>51</b> sa ft	_	0,000	\$	sq. ft.		\$	sq. ft.	
Data Source(s)	Ψ		3.00 sq. it.				7;DOM 44	Ψ	34.11.		Ψ	34.11.	
Verification Source(s)				REO O		) <del>4</del> 32	7,DOW 44						
	DE	· C O D	NOTION					DECO	DIDTION			ECODIDITION	
VALUE ADJUSTMENTS	DE	SCR	RIPTION		RIPTION		+(-) \$ Adjustment	DESCI	RIPTION	+(-) \$ Adjustment	U	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing				Listing									
Concessions				;									
Date of Sale/Time				Active									
Location	N;Res	3;		N;Res;									
Leasehold/Fee Simple	Fee S	Simp	ple	Fee Sir	nple								
Site	8678			7200 sf			0						
View	N;Res			N;Res;									
Design (Style)			ditional	DT1;Tr	aditions	al							
Quality of Construction	Q4	iiuu	attional	Q4	aditionic	۱۱.							
	68			62			0						
Actual Age							0						
Condition	C4	_		C4	1							1	
Above Grade	Total Bdr		Baths	Total Bdrms			0	Total Bdrms.	Baths		Total E	Bdrms. Baths	
Room Count	5 3	3	2.0	6 4	2.0								
Gross Living Area 65		1,	<b>,296</b> sq. ft.		<b>1,479</b> s	q. ft.	-11,900		sq. ft.			sq. ft.	
Basement & Finished	0sf			0sf									
Rooms Below Grade													
Functional Utility	Confo	orm		Confor	ns								
Heating/Cooling	FWA			Wall No			+5,000						
	None		10	None	)11G		-5,000						
Energy Efficient Items													
Garage/Carport	2ga2d	JW		2ga2dv	ı								
Porch/Patio/Deck	Patio			Patio									
Fireplace	1 F/P			1 F/P									
Fence	Fence	9		Fence									
Pool Spa	None			None									
Net Adjustment (Total)				1	X -	\$	6,900	1	<u></u> - \$			+	
Adjusted Sale Price				Net Adj.	-0.8%		-,	Net Adj.	%		Net A		
of Comparables				Gross Adj.	1.9%		870,900		% \$		Gross		
ITEM			CII	BJECT	1.570	ļΨ	COMPARABLE SA			PARABLE SALE NO			LE SALE NO. 6
		04	/27/2023	DJLCI		02/		LL IVO. 4	COIVII	ANADEL SALE NO	. J	COMITARADI	LL SALL NO. 0
Date of Prior Sale/Transfer							23/2023						
Price of Prior Sale/Transfer		\$0	, , , ,	7400			38,700						
Data Source(s)		NL	DC Doc#9	7169			C Doc#66095						
Effective Date of Data Sour			/01/2023			06/	01/2023						
Summary of Sales Compar	ison Appr	oach	١										
N.													
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#### **Uniform Appraisal Dataset Definitions**

File No. 1931roll

#### Condition Ratings and Definitions

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

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

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

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

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

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

\*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

\*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

\*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

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

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

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

#### **Explanation of Bathroom Count**

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

#### **Uniform Appraisal Dataset Definitions**

File No. 1931roll Abbreviations Used in Data Standardization Text Full Name Appropriate Fields Abbrev. Abbrev. **Full Name** Appropriate Fields Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade Acres Adjacent to Park AdjPrk Landfill Lndfl Location Location AdjPwr Adjacent to Power Lines Location LtdSght Limited Sight View Adverse Listing Listing Sale or Financing Concessions Α Location & View ArmLth Arms Length Sale Sale or Financing Concessions MR Mid-Rise Structure Design(Style) Attached Structure Mountain View ΑТ Design(Style) Mtn Rathroom(s) Basement & Finished Rooms Below Grade Location & View ba Neutral Bedroom Basement & Finished Rooms Below Grade NonArm Non-Arms Length Sale Sale or Financing Concessions br Beneficial Location & View Garage/Carport В Open op BsyRd **Busy Road** Other Basement & Finished Rooms Below Grade Location Design(Style) Garage/Carport 0 Other Carport Ср Cash Cash Sale or Financing Concessions Prk Park View View Pstrl CtySky City View Skyline View View Pastoral View View City Street View Pwrl n CtyStr View Power Lines View Commercial Influence Location PubTrn **Public Transportation** Comm Location Contracted Date Date of Sale/Time Recreational (Rec) Room Basement & Finished Rooms Below Grade Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Sale or Financing Concessions Covered REO REO Sale Garage/Carport CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) RH Rural Housing - USDA Sale or Financing Concessions DT **Detached Structure** Design(Style) SD Semi-detached Structure Design(Style) dw Driveway Garage/Carport Estate Sale Sale or Financing Concessions Settlement Date Date of Sale/Time Estate **Expiration Date** Date of Sale/Time Short Short Sale Sale or Financing Concessions FHA Federal Housing Authority Square Feet Area, Site, Basement Sale or Financing Concessions sf Garage Garage/Carport sqm Square Meters Area, Site, Basement g Garage - Attached Garage/Carport Unk Unknown Date of Sale/Time ga Garage - Built-in VA Veterans Administration Sale or Financing Concessions gbi Garage/Carport Walk Out Basement Basement & Finished Rooms Below Grade gd Garage - Detached Garage/Carport wo Design(Style) GR Garden Structure Walk Up Basement Basement & Finished Rooms Below Grade WU GlfCse Golf Course Location WtrFr Water Frontage Location Glfvw Golf Course View Wtr Water View View View HR High Rise Structure Design(Style) w Withdrawn Date Date of Sale/Time Industrial Ind Location & View Woods Woods View Other Appraiser-Defined Abbreviations Abbrev. Full Name Appropriate Fields Abbrev. Full Name Appropriate Fields

# Market Conditions Addendum to the Appraisal Report File No. 1931roll

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ditions preva	lent in the s	ubject neight	oornoo	d. Tl	
addendum for all appraisal reports with an effective date on or at Property Address 1931 Rollingstone Lane	fter April 1, 2009.	City <b>Tusti</b>	n		State	CA Zip	Code	927	780
Borrower Redwood Holdings LLC		City Tusti			State	OA Zip	Coue	321	00
Instructions: The appraiser must use the information require	ed on this form as the	basis for his/her concl	usions, and must provi	ide support fo	or those con	clusions, reg	arding	hou	sing trends and
overall market conditions as reported in the Neighborhood section									
analysis as indicated below. If any required data is unavailable					-				
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident			-					_	
that would be used by a prospective buyer of the subject proper		_				-	-		
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			Overall Tren			·
Total # of Comparable Sales (Settled)	31	7	10	Increas	<del>  =</del>	Stable			Declining
Absorption Rate (Total Sales/Months)	5.17	2.33	3.33	X Increas		Stable		$\bigsqcup$	Declining
Total # of Comparable Active Listings  Months of Housing Supply (Total Listings/Ab.Rate)	17 3.29	4 1.72	0.90	X Declinir X Declinir		Stable Stable		$\frac{\square}{\square}$	Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	(X) Decimin	<u> </u>	Overall Tren	nd	<u> </u>	mercasing
Median Comparable Sale Price	1,060,000	1,062,000	1,087,500	Increas	ing 🔀	Stable			Declining
Median Comparable Sales Days on Market	31	35		X Declinir		Stable			Increasing
Median Comparable List Price	1,049,000	1,063,000	1,067,000	Increas		Stable		$\bigsqcup$	Declining
Median Comparable Listings Days on Market  Median Sale Price as % of List Price	41 100.00%	45 100.00%	39 100.00%	Declinir Increas	, _	Stable Stable		<u> </u>	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	100.00%	Declinir		Stable		$\overline{H}$	Increasing
Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5%, increas				condo	fees	<u> </u>
The higher percentage of consessions are as	-			-	-	<u>g</u> ,			., -,,
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	vos ovalain (including	the trends in listings a	nd caloc of fo	araclasad pr	oportios)			
Limited number of foreclosure property is not			the trends in listings a						
Elimica nambor of forcologue proporty to not	iod di trio proce	nic timo, that wo	dia onoci ino ca	inoni otal	olo man	ot trorido			
ODIN OND									
Cite data sources for above information. CRMLS/NDC									
Summarize the above information as support for your conclus	sions in the Neighbor	hood section of the a	ppraisal report form.	If you used a	any addition	al informatio	on, suc	h as	an analysis of
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate	_			-	-	al informatio	n, suc	h as	an analysis of
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### SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.: 1931roll

 Property Address: 1931 Rollingstone Lane
 Case No.:

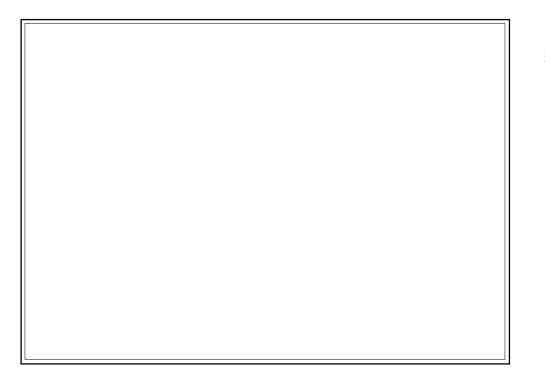
 City: Tustin
 State: CA
 Zip: 92780

 Lender: Wedgewood Inc.
 Case No.:
 Case No.:



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 1, 2023 Appraised Value: \$ 900,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

#### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 1931 Rollingstone Lane
City: Tustin
Lender: Wedgewood Inc.

File No.: 1931roll
Case No.:

Zip: 92780



#### COMPARABLE SALE #1

12962 Woodlawn Avenue Tustin, CA 92780 Sale Date: s10/22;c10/22 Sale Price: \$ 820,000



#### **COMPARABLE SALE #2**

1522 Garland Avenue Tustin, CA 92780 Sale Date: s10/22;c09/22 Sale Price: \$ 975,000



#### COMPARABLE SALE #3

12762 Elizabeth Way Tustin, CA 92780 Sale Date: s06/22;c06/22 Sale Price: \$ 985,000

### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	0.: 1931roll	
Property Address: 1931 Rollingstone Lane	Case	No.:	
City: Tustin	State: CA	Zip: 92780	
Lender: Wedgewood Inc.		·	



### COMPARABLE SALE #4

1401 Garland Avenue Tustin, CA 92780 Sale Date: Active Sale Price: \$ 877,800

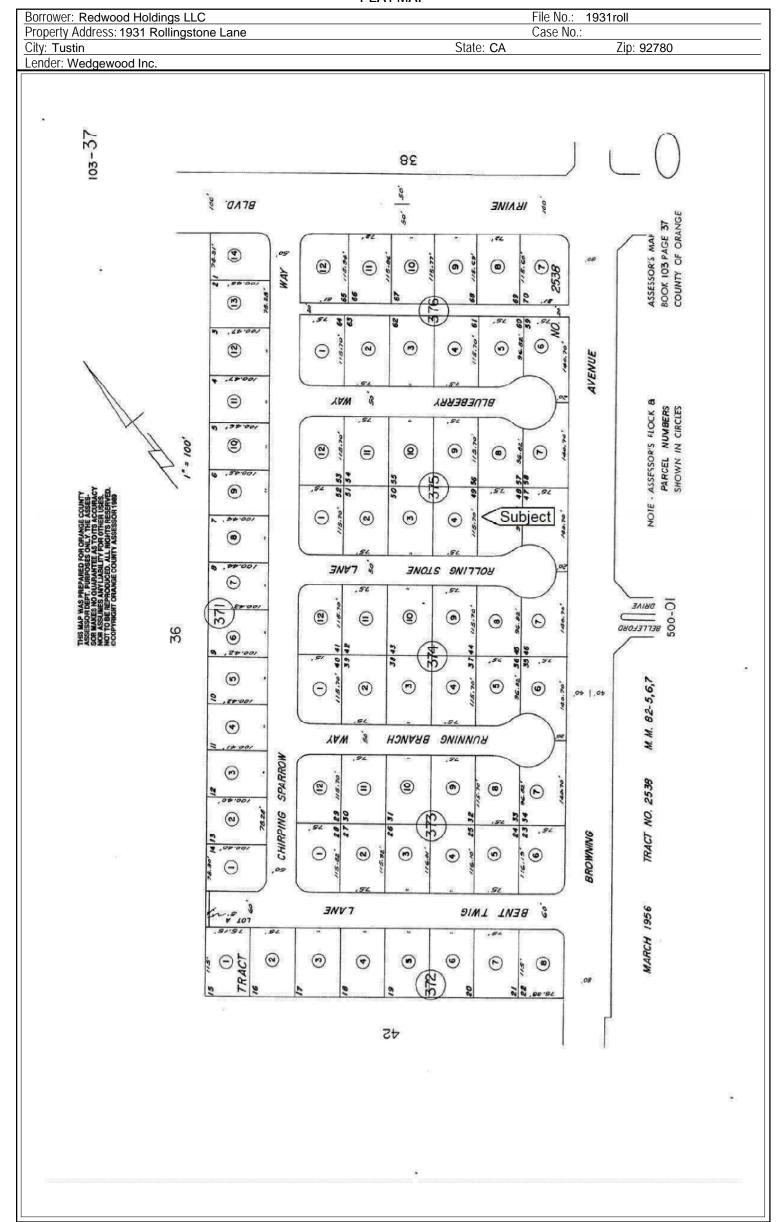
#### COMPARABLE SALE #5

Sale Date: Sale Price: \$

#### COMPARABLE SALE #6

Sale Date: Sale Price: \$

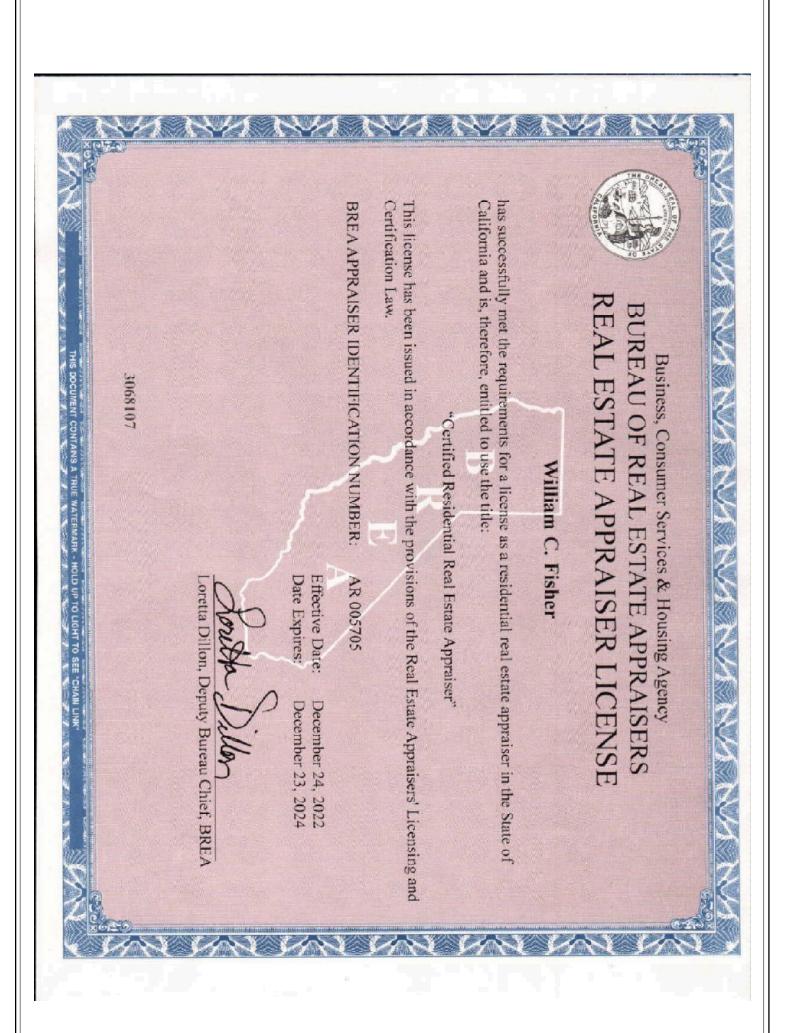
#### **PLAT MAP**



**LOCATION MAP** Borrower: Redwood Holdings LLC File No.: 1931roll Property Address: 1931 Rollingstone Lane Case No.: City: Tustin State: CA Zip: 92780 Lender: Wedgewood Inc. clara Ave North Tustin Red Hill School Guin Foss Elementary School Fairmont Schools -North Tustin Campus Comparable Sale 3 12762 Elizabeth Way bara Benson Intary School Tustin, CA 92780 Comparable Sale 1 0.85 miles NW 12962 Woodlawn Avenue Tustin, CA 92780 0.61 miles NW Comparable Sale 2 Comparable Sale 4 1522 Garland Avenue 1401 Garland Avenue Tustin, CA 92780 Tustin, CA 92780 0.43 miles NW Southern 0.54 miles NW Tustin Memorial California Academy Orange County Report Subject 1931 Rollingstone Lane Aain St Red Hill Lutheran Church Tustin, CA 92780 ustin High School Tustin Ranci Elementary School Congregation Binai Israel C. E. Utt Middle School ustin Heritage Park Buoy Family Swim School El Camino Rea

Borrower: Redwood Holdings LLC	File No.: 1931roll			
Property Address: 1931 Rollingstone Lane	Case N	0.:	_	
City: Tustin	State: CA	Zip: 92780		

Lender: Wedgewood Inc.



Borrower: Redwood Holdings LLC File No.: 1931roll Property Address: 1931 Rollingstone Lane Case No.: City: Tustin State: CA Zip: 92780 Lender: Wedgewood Inc.

HUDSON INSURANCE COMPANY 100 William Street, 5th Floor New York, NY 10038



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

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

#### PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-1AX-1002512

1. Named Insured: William C. Fisher 9192 Guss Drive

Huntington Beach, CA 92646

3. Policy Period: From: October 18, 2022 October 18, 2023

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

4. Limit of Liability Each Claim Policy Aggregate A. \$1,000,000 B. \$1,000,000

**Damages** Limit of Liability

Claims Expense Limit of Liability \$1,000,000

D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

Each Claim 5A. \$500 5B. \$ 1,000 Aggregate Policy Premium: State Taxes/Surcharges: \$716.00

7. Retroactive Date: October 18, 2022

to 2. July

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

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038 Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

A. Program Administrator: Riverton Insurance Agency Corp.

ALIA (Riverton Insurance Agency B. Agent/Broker:

Corp.)

(800) 882-4410

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

President

ma Darkal Secretary

Page | 1 PRA100 (01/20)

## \*\*\*\*\*\*\* INVOICE \*\*\*\*\*\*\*

File Number: 1931roll

Borrower: Redwood Holdings LLC

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

1931 Rollingstone Lane Tustin, CA 92780

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

Terms:

Please Make Check Payable To:

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

Fed. I.D. #:

#### **AERIAL MAP**

Borrower: Redwood Holdings LLC
Property Address: 1931 Rollingstone Lane
City: Tustin
Lender: Wedgewood Inc. File No.: 1931roll Case No.:

State: CA Zip: 92780

