File No. 53694 Case No. 34200635

Exterior-Only Inspection Residential Appraisal Report

	The purpose of this summary appraisal report is to prov	<u>ide the lender/client with an a</u>	ccurate, and adequately supp	ortea, opini	<u>on of the market v</u>	/alue of t	he subject prop	erty.
	Property Address 3113 Omega Ave	Ci	ity Simi Valle	Э У	State CA	Zip Co	de 930	63
	Borrower Redwood Holdings LLC	Owner of Public Record F	Pimentel, Barbara D; Pin	nentel, An	igela D County		Ventura	
	Legal Description N-TRACT: 264800 : LOT: 18 I	MAPNR: 087MR 064						
	Assessor's Parcel # 616-0-182-185		Tax Year	. 2	022 R.E	. Taxes	\$ 2,953	
	Neighborhood Name Simi Valley		Map Reference	56/D4	Cer	sus Trac	t 0085	.02
삇	Occupant X Owner Tenant Vacant Spe	ecial Assessments \$	0 PUD	HOA\$	0		per year p	er month
SUBJECT		sehold Other (describe)	•					
S	Assignment Type Purchase Transaction R	efinance Transaction X O	ther (describe) Loan Servi	cing				
	Lender/Client Wedgewood Inc		15 Manhattan Beach Blv		00, Redondo E	Beach,	CA 90278	
	Is the subject property currently offered for sale or has						es X No	
	Report data source(s) used, offerings price(s), and date						, , , , , ,	
	<u> </u>	- \-'						
	I did did not analyze the contract for sale f	or the subject purchase trans	action. Explain the results of t	he analysis	of the contract for	sale or	why the analysis	s was not
_	performed.	,		, , ,			, , .	
CONTRACT								
2	Contract Price \$ Date of Contract	Is the property s	seller the owner of public reco	rd? Y	es No Data	Source	s)	
Z	Is there any financial assistance (loan charges, sale co							No
8	If Yes, report the total dollar amount and describe the i		one accordance, etc., to be pare	a by any pan	ty on bondin or the	, , , , , , , , , , , , , , , , , , , ,		
	in 163, report the total dollar amount and describe the r	torno to be para.						
	Note: Race and the racial composition of the neigh	horhood are not annraisal f	actors					
	Neighborhood Characteristics		nit Housing Trends		One-Unit Hou	cina	Present Land Us	0/-
	Location Urban X Suburban Rural			Declining		AGE	One-Unit	85 %
0	Built-Up X Over 75% 25-75% Under 25%			1 7	\$ (000)		2-4 Unit	00 %
00		Marketing Time X Unde		OverSupply OverSepths	- \$ (000) 570 Low	(yrs)		5 %
Ĭ				Over6mths		35	Multi-Family	
Ö	Neighborhood Boundaries Township Ave is to the	e north. Alamo St is to t	ne south. Tapo Canyon	Ru is to	1,155 High	79	Commercial	5 %
里	the east. Sequioa Ave is to the west.	· · · · · · · · · · · · · · · · · · ·			930 Pred.	44	Other Vac/Prk	
NEIGHBORHOOD	Neighborhood Description Subject neighborhood is w							
삊	public transportation, and freeways are nearby. Nei			and the pro	tection from detri	mental	conditions as w	ell as the
	adequacy of public utilities, including police and fir							
	Market Conditions (including support for the above con	,		ely stable	at the time of i	nspecti	on. There w	as
	fluctuation of median prices. However, this v	vas typical in the market	area.					
	Dimensions See Site Map for Area Calcul		0549 sf Shape	Rectano	gular View	/	N;Res;	
	Specific Zoning Classification RM-3.4		tion Residential Medium					
	Zoning Compliance X Legal Legal Nonconfor	ming (Grandfathered Use)	No Zoning Illegal (des	scribe)				
	Is the highest and best use of subject property as impro	oved (or as proposed per plan	s and specifications) the pres	ent use?	X Yes No	If No, de	scribe. The h	iahest l
								iigiioot
	and best use meets legal permissibility, phys	icai possibility, tinanciai	feasibility, and maximur	n product	ivity.			iigiioot
	Utilities Public Other (describe)	Public Other (=	ivity. <mark>rovementsTyp</mark> e			rivate
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SITE	Utilities Public Other (describe) Electricity X San Gas X San FEMA Special Flood Hazard Area Yes X	Public Other (er X itary Sewer X FEMA Flood Zone X	describe) CO Stree Alley FEMA Map # 06	Off-site Import et Pvd None	rovementsType)	Public P	rivate
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SALES COMPARISON ANALYSIS

Exterior-Only Inspection Residential Appraisal Report

File No. 53694 Case No. 34200635

	nparable properties curr	•			-		to \$						
	nparable sales in the su	1, ,					T .		1,120,000 .				
FEATURE	SUBJECT	COMPARABLE			ARABLE S			RABLE S					
	Omega Ave	3678 M			988 Kila				ship Ave				
	alley, CA 93063	Simi Valley,			mi Valley, C			ni Valley, (
Proximity to Subject		0.11 m			0.19 mil		().11 mile					
Sale Price	\$	\$		A 405	\$	880,000	A 050	\$	1,120,000				
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.		sq. ft.	\$ 405.		q. ft.	\$ 356.		q. ft.				
Data Source(s)		CRMLS#22300				4362;DOM 26			0491;DOM 9				
Verification Source(s)	DECODIDATION	NO DOC#Avail, Es				956, RealQuest			248, RealQuest				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment			+(-) \$ Adjustment			+(-) \$ Adjustment				
Sale or Financing		ArmLth		Arml			ArmL						
Concessions Date of Sale/Time		Conv;0 s05/23;c05/23	0	Conv s03/23;c	•	0	Cash s03/23;c		0				
Location	N;Res;	N;Res;	1	N;Re			A;Arteri		+28,000				
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Si			Fee Si		120,000				
Site	10549 sf	9328 sf	+22,000			+32,000			+62,500				
View	N;Res;	N;Res;	122,000	N;Re		102,000	N;Re		102,000				
Design (Style)	DT2;Medit	DT1;Medit	0				DT2;N						
Quality of Construction	Q4	Q4		Q4			Q4						
Actual Age	37	38	0			0							
Condition	C4	C4		C3		-44,000			-56,000				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	. 0	Total Bdrms		,	Total Bdrms		,				
Room Count	8 4 3.0	7 3 2.0	+10,000		3.0		10 6	4.0	-10,000				
Gross Living Area	2,568 sq. ft		<u> </u>		sq. ft.	+72,000		sq. ft.	-102,500				
Basement & Finished	0sf	0sf		0s ⁻		,	0st						
Rooms Below Grade													
Functional Utility	Average	Average		Avera	age		Avera	ige					
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/0	_		FAU/C	-					
Energy Efficient Items	None	None		Leased	Solar	0	Non	е					
Garage/Carport	3ga3dw	2ga2dw	+5,000	2ga2	dw	+5,000	3ga3	dw					
Porch/Patio/Deck	Patio/Porch	Patio/Porch		Patio/P	Porch		Patio/P	orch					
Fireplaces	1 Fireplace	1 Fireplace		1 Firep	olace		1 Firep	lace					
Other	None	None		Non	ne		Pool/S	Spa	-25,000				
COE	None	05/16/2023	0	00, 117	2023	0			0				
Net Adjustment (Total)		X + -	\$ 117,000	X +	-	\$ 65,000	+ X		\$ -103,000				
Adjusted Sale Price		Net Adj: 13%		Net Adj: 79			Net Adj: -9						
		Gross Adj : 13%	\$ 1.012.000	Gross Adi:	17%	\$ 945,000	Gross Adi:	25%	\$ 1,017,000				
of Comparables			ψ :,σ:=,σσσ	0.000 / taj.	, .	ψ 5-10,000	Oroco / taj.	2370	7 ,- ,				
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Exterior-Only Inspection Residential Appraisal Report

The appraiser certifies and agrees that this appraisal was prepared in	-				
Title XI of the Financial Institutions, Reform, Recovery, and Enforcement	, , , , , , , , , , , , , , , , , , , ,		2		
U.S.C. 3331 et seq.), and any applicable implementing regulations in	effect at the time the appra	iser signs the			
appraisal certification.					
This report was proposed in accordance with the requirements of the	nnraical Danart antion of l	UCDAD Standa	arda Dula 2 2/	۵)	
This report was prepared in accordance with the requirements of the	ppraisai Report option or i	USPAP Standa	ilus Rule 2-2(a).	
Fannie Mae Definition: Market value is the most probable price which	a property should bring in a	a competitive a	and open mark	cet un	der all
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Borrower Red	dwood Holding:	s LLC								
Property Address 3113 Omega Ave										
City	Simi Valley	County	Ventura	State	CA	Zip Code	93063			
Lender/Client		Wedgewood Inc	Address	2015 Manhattan Bea	ch Blvd Suite	100, Redondo Beach	n, CA 90278			

Prodigy Appraisal Services EXTRA COMPARABLES 4-5-6

	FEATURE		SUBJEC	T	COMF	PARABLE	SALE# 4	COMF	ARABLE S	SALE# 5	(COMPAR	RABLE SA	ALE#	6
	Address 3113	Omeg	ja Ave		3	030 Cor	dua Ct	3	030 Ome	ega Ave					
	Simi Va	lley, C	A 9306	3	Simi	Valley,	CA 93063	Sim	i Valley,	CA 93063					
	Proximity to Subject					0.34 mil	es E		0.13 mile	es SE					
	Sale Price	\$				\$	1,064,000		\$	976,000			\$		
	Sale Price/Gross Liv. Area	\$	0.00	sq. ft.	\$ 515	.25 s	q. ft.	\$ 474	l.94 s	sq. ft.	\$		s	q. ft.	
	Data Source(s)				CRMLS#	#SR2210	05844;DOM 9	CRMLS	#SR2212	28215;DOM 9					
	Verification Source(s)				DOC#202	2000082	677, RealQuest	DOC#20	22000079	859, RealQuest					
	VALUE ADJUSTMENTS	DE	SCRIPT	ION	DESCRI	PTION	+(-) \$ Adjustmer	t DESCRI	PTION	+(-) \$ Adjustmen	t D	ESCRIP	ΓΙΟΝ	+(-) \$ A	djustmen
	Sale or Financing				Arm	_th		Arm							
	Concessions				Con	v;0		Cor	ıv;0						
	Date of Sale/Time				s08/22;	06/22	-32,00	s08/22;	c06/22	-29,000					
	Location		N;Res	,	B;EndCu	DeSac;	-53,00	N;R	es;						
	Leasehold/Fee Simple	F	ee Sim	ple	Fee Si	mple		Fee S	imple						
	Site		10549		1240		-33,35			+33,408	3				
	View		N;Res		N;Re			N;R							
	Design (Style)		DT2;Me	dit	DT1;R			DT1;I		()				
	Quality of Construction		Q4		Q ₂			Q							
	Actual Age		44		61			3							
	Condition		C4		C ²			С		-48,800	_				
	Above Grade		Bdrms.	Baths	Total Bdrm			Total Bdrm				Bdrms.	Baths		
	Room Count	8	4	3.0	8 4	3.0		8 4		+10,000					
	Gross Living Area	2	,568	sq. ft.		sq. ft.	+90,50			+92,500)		sq. ft.		
	Basement & Finished		0sf		0sf			0:	sf						
	Rooms Below Grade		_		_										
10	Functional Utility		Averag		Avera	_		Aver	_		-				
ANALYSIS	Heating/Cooling	F	FAU/C/		FAU/			FAU/							
Ļ	Energy Efficient Items		None		Nor		5.00	No		5.00	_				
Ž	Garage/Carport		3ga3d		2ga2		+5,00			+5,000)				
	Porch/Patio/Deck		atio/Po		Patio/F			Patio/			-				
Ó	Fireplaces	1	Firepla		1 Fire		25.00	1 Fire	•	25.000	\vdash				
SIS	Other COE		None None		Pool/3 08/08/3		-25,00	0 Pool, 0 07/28,		-25,000					
COMPARISON	Net Adjustment (Total)		None		+ >		\$ -47,854	X +	7	\$ 38,108		+ -		\$	
Ž	Adjusted Sale Price				Net Adj: -4	_	Ψ -+1,00+	Net Adj: 4		ψ 30,100	Net	Adj: 0%	<u>-</u>	Ψ	
	of Comparables				Gross Adj		\$ 1,016,146			\$ 1,014,108		-		\$	
LES	or comparables				0.000,10	/ /	φ .,σ.σ,σ			ψ .,σ,.σσ	0.00	j.		Ψ	
A	Report the results of the r	esearch	h and an	alysis of	the prior sale	or transfe	r history of the su	piect property	and compa	arable sales					
SA	ITEM				BJECT		COMPARABLE S			ARABLE SALE#	5	CON	1PARABI	LE SALE	# 6
	Date of Prior Sale/Transfe	er		05/1	3/2022				02/10/2022						
	Price of Prior Sale/Transf	er			\$0				\$0						
	Data Source(s)			RealQ	uest.com		RealQuest	.com R		tealQuest.com					
	Effective Date of Data So	urce(s)		05/2	1/2023		05/21/20	23		05/21/2023					
	Analysis of prior sale or tr														
	The most recent mar					•									
	sale was not availabl													ng, ther	e were
	no changes to the pro	operty	prior to	the m	ore recent	sale. Th	ne prior transfe	r of comp f	ve was r	<u>iot a market dri</u>	ven tr	ransacti	on.		
	Summary of Sales Compa	orioon A	\ nnroach	Thora	etimated v	aluo ie b	asad on the m	act recent o	imilar ca	los support of	value	market	ability	and ind	lication
	of value based on the														
	subject is not over im									ite due to gross	, iivii i	y area a	ariu iot s	SIZE. I	ie .
	Subject is not over in	iprove	u anu t	nore a	C 110 auvei	oc anco	ts on value or	narkotabilit	у.						

Exterior-Only Inspection Residential Appraisal Report

File No. 53694 Case No. 34200635

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 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.

Page

Exterior-Only Inspection Residential Appraisal Report

File No. 53694 Case No. 34200635

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.

Exterior-Only Inspection Residential Appraisal Report Case No. 3420063

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER	in last	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature_	refine ()	Signature
Name	/ Antonio Anderson	Name
Company Name	Prodigy Appraisal Services	Company Name
Company Address	P. O. Box 4609	Company Address
	West Hills, CA 91308	
Telephone Number		Telephone Number
	antonio@prodigyappraisal.com	Email Address
Date of Signature ar	nd Report 05/22/2023	Date of Signature
	praisal 05/22/2023	State Certification #
	AR035678	or State License #
or State License#		State
or Other (describe)	State #	Expiration Date of Certification or License
State	CA	
Expiration Date of C	Sertification or License 11/23/2024	
		SUBJECT PROPERTY
ADDRESS OF PRO	PERTY APPRAISED	
	3113 Omega Ave	Did not inspect exterior of subject property
	Simi Valley, CA 93063	Did inspect exterior of subject property from street Date of Inspection
APPRAISED VALUE	E OF SUBJECT PROPERTY \$ 1,000,000	' -
LENDER/CLIENT	,	
Name	ClearCapital	COMPARABLE SALES
Company Name	Wedgewood Inc	
Company Address	2015 Manhattan Beach Blvd Suite 100	Did not inspect exterior of comparable sales from street
-	Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address		Date of Inspection
oddie Mac Form 2055 Ma	arch 2005	Fannie Mae Form 2055 March 2005

Prodigy Appraisal Services COMMENT ADDENDUM

File No. 53694 Case No. 34200635

Borrower Redwood Holdings LLC

Property Address 3113 Omega Ave				
City Simi Valley	State	CA	Zip Code	93063
Lender/Client Wedgewood Inc	Address	2015 Manhattan Beach Blvd Suite 100, I	Redondo Beach, CA 9	90278

SUBJECT CONDITION Per exterior inspection, age, location, the subject appears to be in overall average condition with an average quality of construction. There are no interior photos available via online data sources. The appraiser makes the extraordinary assumption that the interior of the subject is also in average condition with no need for any repairs or deferred maintenance

issues not seen from the exterior inspection. The right to modify this report is reserved if the above noted information is found to be inaccurate which could affect value and the outcome of this assignment. There's no apparent damage to the subject or neighborhood from any recent heavy rains, flooding, mud-slides or any other natural disasters.

Prodigy Appraisal Services COMMENT ADDENDUM

File No. 53694 Case No. 34200635

Borrower Redwood Holdings LLC

Property Address 3113 Omega Ave						
City Simi Valley	County	Ventura	State	CA	Zip Code	93063
Lender/Client Wedgewood Inc	,	Address 2015 Ma	anhattan Beach Bl	vd Suite 100, Re	dondo Beach, CA	90278

This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

This report was completed in full compliance with the appraiser independence regulations.

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

PURPOSE AND INTENDED USERS:

The Intended Use is to evaluate the property that is the subject of this appraisal for an asset valuation, loan servicing, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of the appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. The report will not be used for mortgage lending purposes.

COMPETENCY PROVISION:

The appraiser has the appropriate knowledge and experience to complete this assignment competently. Appraiser qualifications are maintained in Prodigy Appraisal Services files and can be provided upon request.

SELF CONTAINMENT:

This appraisal report is intended to be a report containing the information necessary to enable the reader to understand the appraiser's opinion. Any third party studies referred to, such as pest, hazardous materials, or structural reports have been verified by the appraiser to the extent of the assumptions and conclusions used.

PERSONAL PROPERTY:

Any personal property involved in the transaction has been excluded from the valuation of the real property. Should a transaction, which includes personal property of sufficient value to affect the market value of the real property, be evident, a separate assessment of the personal property, fixtures, or intangible items will be identified and included in the report as a separate valuation.

DIGITAL SIGNATURE:

This appraisal is digitally signed. This digital signature requires a security password known only by the appraiser. No changes can be made to any portion of this appraisal report once it has been digitally signed. The digital signature used in this report is an accurate representation of the appraiser's signature.

LIMITING CONDITIONS:

The appraiser is not a licensed building contractor or a professional building inspector. I am not qualified to survey or analyze physical items that are not readily visible. If any of the parties in this transaction have questions or concerns regarding any mechanical or structural physical problems, conditions, infestation, contamination, or other issues regarding the subject property, an expert in that field or specialty should be consulted.

Prodigy Appraisal Services PLAT MAP

File No. 53694 Case No. 34200635

Borrower Redwood Holdings LLC

 Property Address
 3113 Omega Ave

 City
 Simi Valley
 County
 Ventura
 State
 CA
 Zip Code
 93063

 Lender/Client
 Wedgewood Inc
 Address
 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

v&type=mapviewerNew&mapviewerantialias=&page=Map_Viewer&sheetno=1&recno=0&timer=1684782360269 3113 OMEGA AVE, SIMI VALLEY, CA 93063-1090 RANCHO SIMI Tax PORTION SEC. 1, T.2N., R.18W. (6) N 000159 E **4**) (9) $^{\circ}$ (v) **©** (3) \$ O 38 59 60 09 4 19 43 * (a) 8 98 SKY COURT (b) 46 (8) 39 (m) 49 5 (P) 30 (5) 18 4 (2) (**6**) 84 4 ENLE (**®**) 20 (9) 53 OMEGA (<u>z</u>) 26 (**o**) (b) (2) 88 **E** 55 (6) (3) (3) (3) Š SHAD COURT 54 STREET à 53 52 27 2 22 56 (9) (22) 2 2 21 25 20 6 ~ 24 23 (4) (E) **(E)** (<u>®</u>) (D) (8) (2) (33) (2) (8 N DRIV

Prodigy Appraisal Services COMMENT ADDENDUM

File No. 53694 Case No. 34200635

Borrower Redwood Holdings LLC

Property Address 3113 Omega Ave						
City Simi Valley	County	Ventura	State	CA	Zip Code	93063
Lender/Client Wedgewood Inc	,	Address 2015 Ma	anhattan Beach Bl	vd Suite 100, Re	dondo Beach, CA	90278

GRID ADJUSTMENTS:

Market Grid adjustments are deemed to be self-explanatory and adjustments to the comparable sales reflect the appraiser's best estimate of market's reaction to the differences between the subject property and the comparables. Paired sales analysis is conducted to a limited degree based on the market data in the area and may not only be limited to the information included in the sales comparison grid. This approach is deemed most reliable and reflective of the typical buyer reaction to or lack thereof, certain amenities, room count, condition, quality of construction, location, view, etc...

MARKET CONDITIONS: None warranted to comps that sold after 01/2023 due to the stable trend in the neighborhood based on the 1004MC, CRMLS CMA data, neighborhood value trend charts, and market area analysis over the last 6 months. SEE EXHIBIT AND CHARTS BELOW. The list to sale price ratios is 104%. Prior to January of 2023, the trend was on the decline as reflected in the additional trend charts and information attached. Therefore, comps four and five required date of sale adjustments at .5% per months to reflect that trend at the time.

LOCATION: Adjustments applied at 2.5% increments to reflect market reaction. The adjustment is the best estimated market reaction and the paired sales analysis was conducted to a limited degree of comps included in the report and historical data.

SITE: Based on a review of Ventura County Tax Assessor plat map, the subject has a site area of 10,549 Sqft. The Google Aerial maps and 3D measuring tools were utilized to estimate the overall usable area for the subject and comparables. Even though the comparable lots differ in size from the subject, they still can only be used to build one home, so their larger or smaller site areas are worth only a marginal difference, not the full overall value of land. That being noted adjustments warranted were applied at \$15 per sqft for differences greater than 1000 sqft and rounded to \$500.

VIEW: None warranted.

DESIGN/STYLE: None warranted.

GLA: Adjustments made at \$180.00 per square foot of difference for differences greater than 100 square feet and then rounded to the nearest \$500.

ROOM COUNT: Bedroom count was absorbed in the GLA adjustments. Bathroom adjustments were made at \$5,000 per half bath and \$10K per full bathroom differences.

CONDITION: Adjustments made at 2.5% increments based on level of difference and the paired sales analysis of comparables four and five. Comps two, three, and five have moderate updates to the kitchen and some bathrooms: updates cabinets, quartz and granite counter tops, newer appliances, updated vanity.

AGE: None warranted. Age was considered in the quality and condition ratings.

GUEST HOUSE: None warranted.

AUTO STORAGE: None warranted.

SUMMARY OF SALES COMPARISON APPROACH:

A diligent effort was made to find comparables sales that were similar to the subject in age, style, lot size, quality of construction, close proximity, and condition. The initial search criteria were 12 months prior to inspection, 20% GLA difference, and 1 mile radius. Based on the above noted search criteria the comparables included in the report bracket the major characteristics of the subject and considered the best indication of value.

Comp one was given dominate weight due to close proximity, similar lot size, condition, and least amount in gross adjustments. Comps two, three, four, and five were given secondary and supportive weight. Comp two was considered due to the very recent sale date and close proximity. The sale closed very recent and has yet to be updated in public record. Therefore, an extraordinary assumption was made that the CRMLS data is accurate and well represent along with the information supplied by the realtor and escrow. Comp three is more than 20% larger in size but had to be considered to bracket the upper end of the subject gross living area. Comp four is an older home but had to be added to bracket the upper end of the subject lot size. Comp five was added for additional support. Due the very scarce inventory, the lender/client request to include two active/pending similar sales could not be meet.

Prodigy Appraisal Services AERIAL MAP ADDENDUM

File No. 53694 Case No. 34200635

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Borrower Redwood Holdings LLC

Lender/Client

Property Address 3113 Omega Ave

Wedgewood Inc

City Simi Valley County Ventura State CA Zip Code 93063

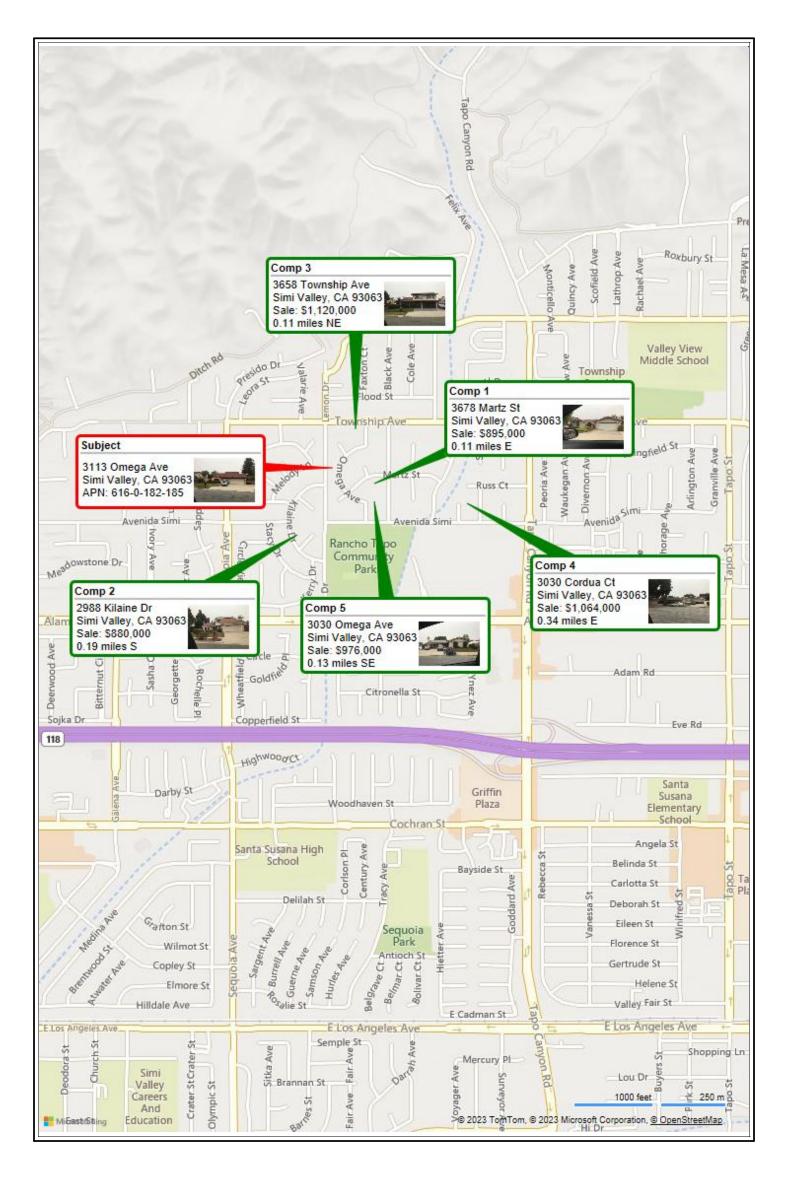
Subject 3113 Omega Ave Simi Valley, CA 93063 APN: 616-0-182-185 Rancho Tapo Community Parl Alamo St Alamo St

Prodigy Appraisal Services LOCATION MAP ADDENDUM

File No. 53694 Case No. 34200635

Borrower Redwood Holdings LLC

Property Address	3113 Omega Ave						
City Simi Valley		County	Ventura	State	CA	Zip Code	93063
Lender/Client Wed	gewood Inc	,	Address	2015 Manhattan Bea	ch Blvd Suite 10	00, Redondo Beacl	h, CA 90278



Prodigy Appraisal Services SUBJECT PHOTO ADDENDUM

File No. 53694 Case No. 34200635

Borrower Redwood Holdings LLC

Wedgewood Inc

Lender/Client

 Property Address
 3113 Omega Ave

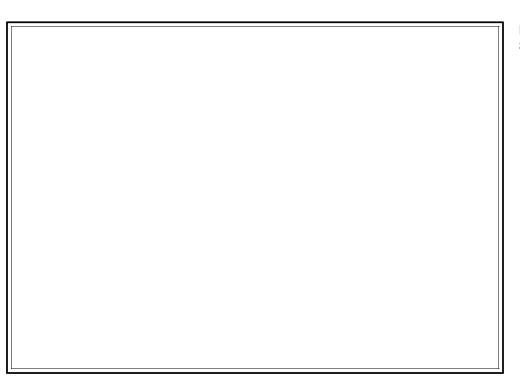
 City Simi Valley
 County
 Ventura
 State
 CA
 Zip Code
 93063

Address



FRONT OF SUBJECT PROPERTY 3113 Omega Ave Simi Valley, CA 93063

2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



REAR OF SUBJECT PROPERTY



STREET SCENE

Prodigy Appraisal Services SUBJECT PHOTO ADDENDUM

File No. 53694 Case No. 34200635

Borrower Redwood Holdings LLC

 Property Address
 3113 Omega Ave

 City Simi Valley
 County
 Ventura
 State
 CA
 Zip Code
 93063

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Subject Address



Alternate Street View



Side

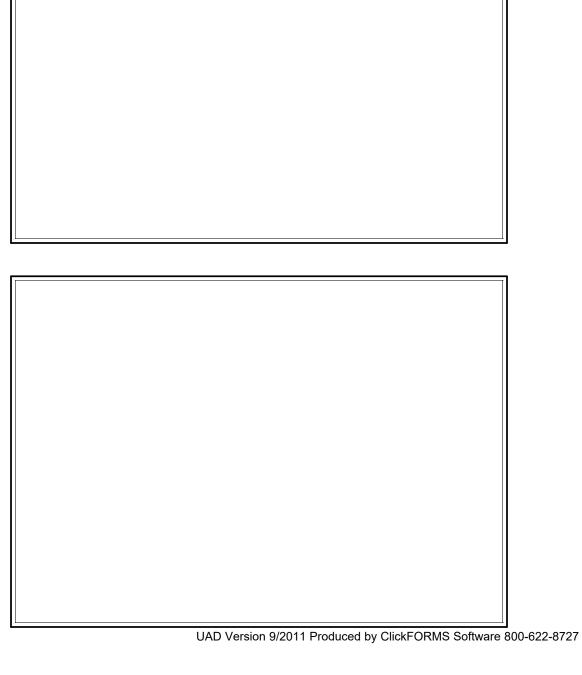
Prodigy Appraisal Services SUBJECT PHOTO ADDENDUM

File No. 53694 Case No. 34200635

Borrower Redwood Holdings LLC Property Address 3113 Omega Ave City Simi Valley County Ventura State CA Zip Code 93063 Lender/Client Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Side



Borrower Redwood Holdings LLC

 Property Address
 3113 Omega Ave

 City
 Simi Valley
 County
 Ventura
 State
 CA
 Zip Code
 93063

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



COMPARABLE SALE # 1 3678 Martz St Simi Valley, CA 93063



COMPARABLE SALE # 2 2988 Kilaine Dr Simi Valley, CA 93063



COMPARABLE SALE # 3 3658 Township Ave Simi Valley, CA 93063

Borrower Redwood Holdings LLC

Property Address 3113 Omega Ave

CitySimi ValleyCountyVenturaStateCAZip Code93063Lender/ClientWedgewood IncAddress2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



COMPARABLE SALE # 4 3030 Cordua Ct Simi Valley, CA 93063



COMPARABLE SALE # 5 3030 Omega Ave Simi Valley, CA 93063

COMPARABLE SALE # 6

Market Conditions Addendum to the Appraisal Report File No. 53694 Case No. 34200635

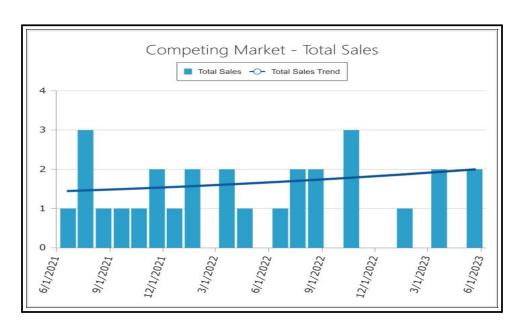
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab. Rate) Median Sales & List Price, DOM, Sale/List % Median Comparable Sales Price Median Comparable Sales Days on Market Median Comparable List Price Median Comparable Listings Days on Market Declining	ort for those conclus ill in all the information the appraiser must properly in a prospection of the appraiser must in available figure and used by a prospection of the appraiser must in available figure and used by a prospection of the approximation of the app	ion to the extent provide an nclude that data didentify it as an ive buyer of the Declining Declining Increasing Declining Declining Declining Declining Declining Declining Declining Declining												
Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions and must provide support for housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in a it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraisant in the analysis. If data sources provide all the required information as an average instead of the median, the appraiser should report the avail average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Inventory Analysis Prior 7-12 Months Prior 4-6 Months Current - 3 Months Ove Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) 1.33 0.33 1.33 Increasing Median Sales & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Ove Median Comparable Sales Price 953,000 790,000 887,500 Increasing Median Comparable Listings Days on Market 18 14 19 Declining Median Comparable List Price 0 0 0 Increasing Median Comparable List Price 102.75 98.75 104.22 Increasing	ort for those conclus ill in all the informati the appraiser must in the appraiser must in available figure and used by a prospecti Overall Trend Tre	ions, regarding ion to the extent provide an nclude that data didentify it as an ive buyer of the Declining Declining Increasing Declining Increasing Declining Declining Declining Declining Declining Declining												
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\$2,478 and \$23,700. The median concession amount is \$5,900.														
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Borrower Redwood Holdings LLC

Property Address 3113 Omega Ave						
City Simi Valley	County	Ventura	State	CA	Zip Code	93063
Lender/Client Wedgewood Inc		Address 2015 Manhattan Be	ach Blvd Sı	uite 100	, Redondo Beacl	n, CA 90278

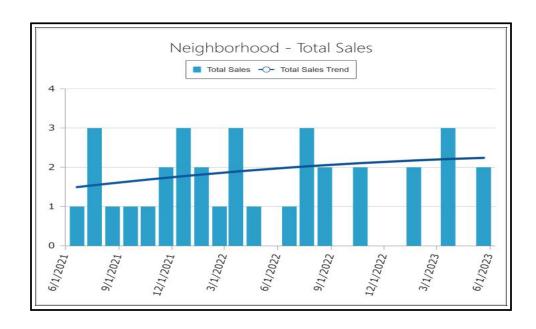
	1	Search C	rite	ria Sumn	nary		
	Competing Market (1004 MC)				Neighborhood (Larger Market)		
	Subject	Criteria Ranges Contemporary, Mediterranean, R		Criteria Ranges Contemporary, Custom Built, M			
Style							
Lot Size	10549 sf	7,070 sf	То	14,087 sf	7,070 sf	То	22,036 sf
Age	37	37	То	63	37	То	80
Total Bds	4	3	То	6	3	То	6
GLA	2568	1,949	To	3,138	1,365	To	3,138

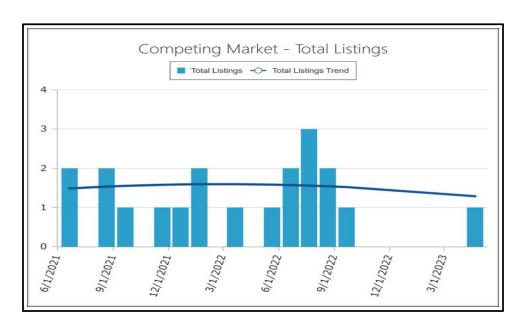
	Annual	Comparison	/Summary		
Median		Market	Neighborhood (Larger Market)		
	13-24 Months 05/22/21 - 05/21/22	0-12 Months 05/22/22 - 05/21/23	13-24 Months 05/22/21 - 05/21/22	0-12 Months 05/22/22 - 05/21/2	
# of Sales	15	13	19	15	
Sale Price	\$960,000	\$895,000	\$945,000	\$862,500	
Sp/Sqft	\$407.79	\$418,16	\$417.58	\$421.57	
DOM	17.5	14	23.5	14	
Lp/Sp Ratio	104.51	102.75	102.1	101.88	
GLA	2,402	2,145	2,289	2,055	
Age	44	45	45	45	
Lot Size	9,168 sf	9,328 sf	9,289 sf	9,328 sf	
Total Bds	4	4	4	4	
Total Bths	2.55	2	2.1	2	



ABOVE: Competing Market - Total Sales

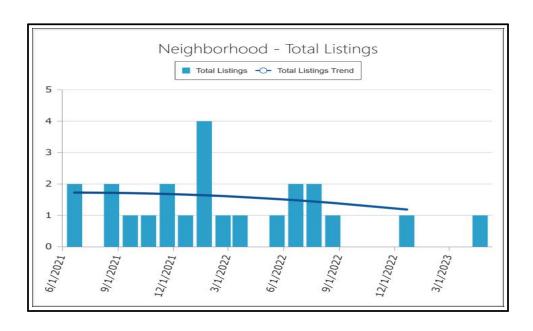
BELOW: Neighborhood - Total Sales

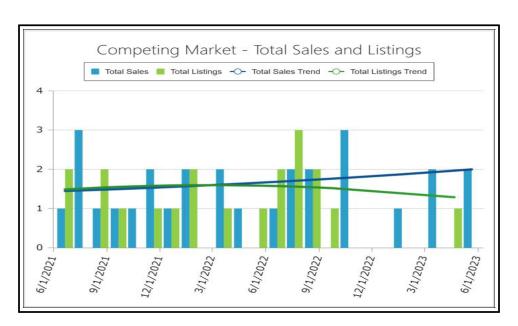




ABOVE: Competing Market - Total Listings

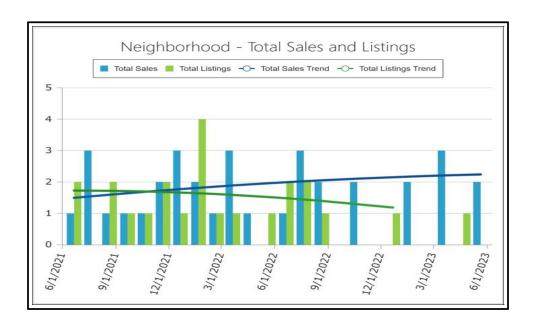
BELOW: Neighborhood - Total Listings

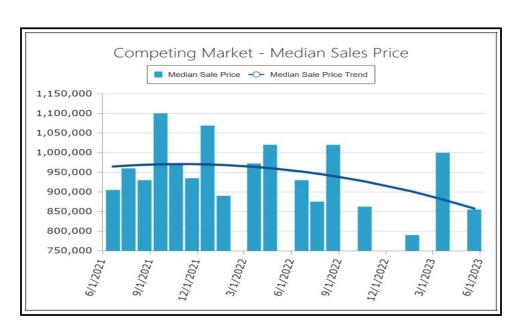




ABOVE: Competing Market - Total Sales and Listings

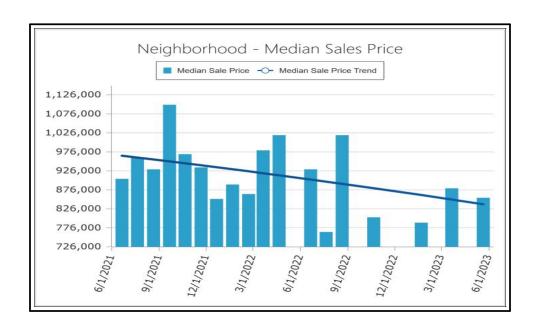
BELOW: Neighborhood - Total Sales and Listings

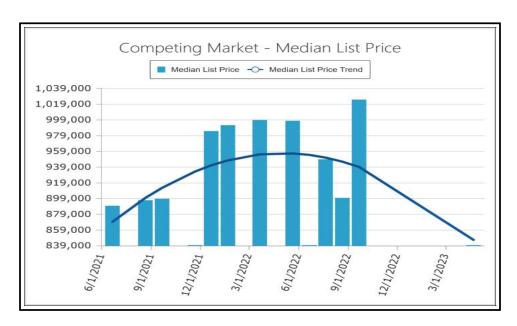




ABOVE: Competing Market - Median Sales Price

BELOW: Neighborhood - Median Sales Price

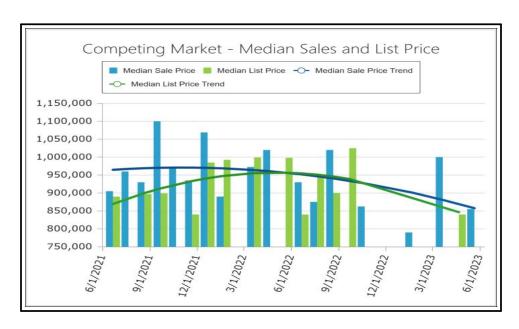




ABOVE: Competing Market - Median List Price

BELOW: Neighborhood - Median List Price





ABOVE: Competing Market - Median Sales and List Price







ABOVE: Competing Market - Median Sales and Listings DOM





34



ABOVE: Competing Market - Average Sale and List Price Per SqFt

BELOW: Neighborhood - Average Sale and List Price Per SqFt



UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 53694 Case No. 34200635

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

Condition Ratings and Definitions

C:1

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

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

C2

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

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

C3

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

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

C.4

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 are 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.

UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 53694 Case No. 34200635

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 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.

Ω4

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

05

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.

Ω6

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.

Requirements - 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 meet existing market expectations. Updates do *not* include significant alterations to the existing structure.

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) Property Description Abbreviations Used in This Report

File No.

Case No.

53694

34200635

Abbreviation Full Name May Appear in These Fields Α Adverse Location & View Acres Area, Site ac AdjPrk Adjacent to Park Location AdjPwr Adjacent to Power Lines Location ArmLth Sales or Financing Concessions Arms Length Sale ΑT Attached Structure Design (Style) В Beneficial Location & View Bathroom(s) Basement & Finished Rooms Below Grade ba br Bedroom Basement & Finished Rooms Below Grade BsyRd **Busy Road** Location Contracted Date Date of Sale/Time Cash Cash Sale or Financing Concessions Commercial Influence Comm Location Conventional Conv Sale or Financing Concessions Garage/Carport Carport ср CrtOrd Court Ordered Sale Sale or Financing Concessions CtvSkv City View Skyline View View CtyStr City Street View View Covered Garage/Carport DOM Days On Market **Data Sources** DT **Detached Structure** Design (Style) dw Driveway Garage/Carport **Expiration Date** Date of Sale/Time Sale or Financing Concessions Estate Estate Sale **FHA** Federal Housing Administration Sale or Financing Concessions Garage/Carport Garage g Attached Garage Garage/Carport ga gbi Built-In Garages Garage/Carport qd **Detached Garage** Garage/Carport **GlfCse** Golf Course Location Golf Course View Glfvw View Design (Style) GR Garden HR High Rise Design (Style) Interior Only Stairs Basement & Finished Rooms Below Grade in Ind Industrial Location & View Listing Listing Sales or Financing Concessions Location Lndfl Landfill Limited Sight LtdSaht View MR Mid Rise Design (Style) Mtn View Mountain View Neutral Ν Location & View NonArm Non-Arms Length Sale Sale or Financing Concessions Other Basement & Finished Rooms Below Grade 0 Other Design (Style) Garage/Carport Open op Prk Park View View View Pstrl Pastoral View PubTrn **Public Transportation** Location PwrLn Power Lines View Relo Relocation Sale Sale or Financing Concessions **REO REO Sale** Sale or Financing Concessions Location & View Res Residential RHUSDA - Rural Housing Sale or Financing Concessions Recreational (Rec) Room Basement & Finished Rooms Below Grade rr RT Row or Townhouse Design (Style) Settlement Date Date of Sale/Time SD Semi-detached Structure Design (Style) Short Short Sale Sale or Financing Concessions sf Square Feet Area, Site, Basement Area, Site sqm Square Meters Unk Unknown Date of Sale/Time Veterans Administration VA Sale or Financing Concessions w Withdrawn Date Date of Sale/Time Walk Out Basement Basement & Finished Rooms Below Grade wo Woods Woods View View Wtr Water View View WtrFr Water Frontage Basement & Finished Rooms Below Grade wu Walk Up Basement

Prodigy Appraisal Services

APPRAISAL COMPLIANCE ADDENDUM File No. 53694 Case No. 34200635

	7 11 110 1107 12 0 0 111		O III Cast	E NO. 34200033
Borrower/Client Redwood Ho	Idings LLC			
Address 3113 Omega Ave				Unit No.
City Simi Valley		Ventura	State <u>CA</u>	Zip Code <u>93063</u>
Lender/Client Wedgewood In	10			
Thin Ann	eniant Committee on Addendum in instruded to one	this assumption of the set of	L LICDAD 2014	
APPRAISAL AND REPOR	raisal Compliance Addendum is included to ensu	are this appraisal report meets at	1 USPAP 2014 16	equirements.
This Appraisal Report is one of the X Appraisal Report		uiromente of the Approical Benert or	ation of LICDAD Ct	randarda Bula 2 2(a)
	This report was prepared in accordance with the req This report was prepared in accordance with the req			
Restricted Appraisal Report	intended user of this report is limited to the identified	•		
	at the opinions and conclusions set forth in the report		•	
	at the opinions and conclusions set for the in the report	thiay hot be understood properly with	iout trie additional	illioillation in the appraiser's worklie
ADDITIONAL CERTIFICAT	IONS			
I certify that, to the best of my kno				
-	ined in this report are true and correct.			
	ions, and conclusions are limited only by the reported	assumptions and are my personal i	mnartial and unhi-	issed professional analyses
opinions, and conclusions.	ons, and conclusions are infliced only by the reported	assumptions and are my personal, i	Inpartial, and unbid	aseu professional analyses,
	I have no present or prospective interest in the proper	ty that is the subject of this report ar	nd no norconal into	prost with respect to parties involved
	I have performed no services, as an appraiser or in an	-	•	•
	g acceptance of this assignment.	iy other capacity, regarding the prop	sity that is the sub	gect of this report within the three-year
* *	o the property that is the subject of this report or the p	arties involved with this assignment		
	nment was not contingent upon developing or reporting			
	eting this assignment is not contingent upon the develo		ned value or directi	ion in value that favors the cause
	ne value opinion, the attainment of a stipulated result,	· · · · · · · · · · · · · · · · · · ·		
this appraisal.	ie value opinion, the attainment of a supulated result,	or the occurrence of a subsequent	vent directly relate	sa to the interface ase of
	conclusions were developed and this report has been	prepared in conformity with the Uni	form Standards of	Professional Appraisal Practice that
were in effect at the time this		propared, in comorning with the one	omi otanaaras or	Troicesional Appraisant ruetice that
	I have made a personal inspection of the property that	t is the subject of this report		
	no one provided significant real property appraisal as	-	s certification (if th	nere are exceptions, the name of each
	nt real property appraisal assistance is stated elsewhe		,	or one of the contract of the
	ed in accordance with Title XI of FIRREA as amended	• *		
PRIOR SERVICES	24 III 4 3 3 3 7 4 3 7 1 II K L L K 4 3 4 II S II G C C C C C C C C C C C C C C C C C	, and any implomenting regulations.		
	d services, as an appraiser or in another other capaci	ty, regarding the property that is the	subject of the repo	ort within the three-year period
immediately preceding acce		ty, regulating and property matric and		on the mile and year period
	ices, as an appraiser or in another capacity, regarding	the property that is the subject of th	is report within the	three-vear period immediately
	s assignment. Those services are described in the cor		io roport within the	, and year period immediately
PROPERTY INSPECTION	accignment. These convicts are accombed in the con	minorite bolow.		
· I X HAVE made a per	sonal inspection of the property that is the subject of the	his report.		
	a personal inspection of the property that is the subject			
APPRAISAL ASSISTANCE				
Unless otherwise noted, no one p	rovided significant real property appraisal assistance t	to the person signing this certification	n. If anyone did pro	ovide significant assistance, they
	summary of the extent of the assistance provided in the		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , , , , , , , , , , , , , , , , , ,
· · · · · · · · · · · · · · · · · · ·				
ADDITIONAL COMMENTS				
Additional USPAP related issues i	requiring disclosure and/or any state mandated require	ements:		
	, J			
MARKETING TIME AND E	XPOSURE TIME FOR THE SUBJECT PRO	PERTY		
X A reasonable marketing time	e for the subject property is <u>1-90 Days</u> day(s) ut	ilizing market conditions pertinent to	the appraisal assi	ignment.
	for the subject property is 1-90 Days day(s).			
<u> </u>	, , , , , , , , , , , , , , , , , , , ,			
APPRAISER		SUPERVISORY APPRAIS	ER (ONLY IF F	REQUIRED)
\sim 1 ℓ				
Linke				
Signature Signature		Signature		
Name Antonio Andersor	1	Manage		
Date of Signature 05/22/202		Date of Signature		
State Certification # AR035678		State Certification #		
0		or State License #		
State CA		State		
-	License 11/23/2024	Expiration Date of Certification or	License	
p		Supervisory Appraiser Inspection		tv:
Effective Date of Appraisal 05/2	22/2023		on cubject riopert	Interior and Exterior

Borrower Redwood Holdings LLC

Property Address 3113 Omega Ave

City Simi Valley County Ventura State Zip Code 93063 Lender/Client Wedgewood Inc

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Borrower Redwood Holdings LLC

Property Address 3113 Omega Ave

City Simi ValleyCountyVenturaStateCAZip Code93063Lender/ClientWedgewood IncAddress2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



DECLARATIONS

REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP4113647-22 Renewal of: RAP4113647-21

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Antonio D. Anderson

Item 2. Address: P.O. Box 4609

City, State, Zip Code: West Hills, CA 91308

Item 3. **Policy Period**: From 11/29/2022 To 11/29/2023

(Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability:

A. \$ ____1,000,000 ____ Damages Limit of Liability – Each Claim

B. \$ _____ 1,000,000 ____ Claim Expenses Limit of Liability – Each Claim

C. \$ ______ Damages Limit of Liability – Policy Aggregate

D. \$ _____1,000,000 ____ Claim Expenses Limit of Liability – Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$ 500 Each Claim

B. \$ **1,000** Aggregate

Item 6. **Premium**: \$ 895.00

Item 7. Retroactive Date (if applicable): 11/29/2005

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (08/12)

D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)

D42414 (08/19)

Authorized Representative

D42101 (03/15) Page 1 of 1