File **# 2306-08** 



### LOCATED AT

2937 Frances Ave La Crescenta, CA 91214-2037 TRACT NO 8121 SE 50 FT OF LOT 14

### FOR

WEDGEWOOD INC 2015 MANHATTAN BEACH BL, SUITE 100 REDONDO BEACH, CA 90276

#### **OPINION OF VALUE** 1,250,000

AS OF

06/13/2023

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# USPAP ADDENDUM

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Signature:   Name:   JOSEPH F BALDINO   Date Signed:   O6/14/2023   State Certification #:   AR001957   or State License #:   State:   CA   Expiration Date of Certification or License:   02/12/2025   Effective Date of Appraisal:   06/13/2023   Signature:     Name:   Date Signed:   State:   CA   Expiration Date of Certification or License:   02/12/2025   Effective Date of Appraisal:   06/13/2023   State:     Supervisory Appraiser Inspection of Subject Property:   Did Not   Did Not   Exterior-only from Street		mments				
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Signature:   Name:   JOSEPH F BALDINO   Date Signed:   O6/14/2023   State Certification #:   AR001957   or State License #:   State:   CA   Expiration Date of Certification or License:   02/12/2025   Effective Date of Appraisal:   06/13/2023   Signature:     Name:   Date Signed:   State:   CA   Expiration Date of Certification or License:   02/12/2025   Effective Date of Appraisal:   06/13/2023   State:     Supervisory Appraiser Inspection of Subject Property:   Did Not   Did Not   Exterior-only from Street						
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Name:       JOSEPH P       BALDINO       Name:         Date Signed:       06/14/2023       Date Signed:         State Certification #:       AR001957       State Certification #:         or State License #:       or State License #:       or State License #:         State:       CA       State:         Expiration Date of Certification or License:       02/12/2025       Expiration Date of Certification or License:         Effective Date of Appraisal:       06/13/2023       Supervisory Appraiser Inspection of Subject Property:         Did Not       Exterior-only from Street       Interior and Exterior		1	1 K. V. Vinte			•• ••
Name:       JOSEPH P       BALDINO       Name:         Date Signed:       06/14/2023       Date Signed:         State Certification #:       AR001957       State Certification #:         or State License #:       or State License #:       or State License #:         State:       CA       State:         Expiration Date of Certification or License:       02/12/2025       Expiration Date of Certification or License:         Effective Date of Appraisal:       06/13/2023       Supervisory Appraiser Inspection of Subject Property:         Did Not       Exterior-only from Street       Interior and Exterior	Signature:	(hull )	, Naturn	Signature:		
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or State License #:       or State License #:       or State License #:         State:       CA       State:       State:         Expiration Date of Certification or License:       02/12/2025       State:       Expiration Date of Certification or License:         Effective Date of Appraisal:       06/13/2023       Supervisory Appraiser Inspection of Subject Property:       Interior and Exterior	Date Signed: 06	6/14/2023		Date Signed:		
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Joe Baldino

Exterior Anly Increation Decidential Appreciael Depart	5	53743
Exterior-Only Inspection Residential Appraisal Report	File # 2	2306-0

				-Only inspec					# 2306-0		a secondaria de la
	The purpose of this su		ort is to prov	vide the lender/client	with an acc						
	Property Address 293 Borrower <b>REDWOOD H</b>	7 Frances Ave		Owner of P	ublic Record	City La Crescenta			e ca Nty los a	•	14-2037
		CT NO 8121 SE 50	FT OF LOT 14			REDWOOD HOLDI	NUS LLC	000	LUS A	NUELEJ	
		i866-015-034				Tax Year <b>2022</b>		R.E.	Taxes \$ 5	i,506	
н		A CRESCENTA				Map Reference 5	04-F-6		sus Tract 🚦	8001.00	
JEC	Occupant 🗙 Owner		cant	•	sessments \$	0	D PU	D HOA\$ O		per year	per month
SUE	Property Rights Appraised		Leaseho		,						
	Assignment Type	Purchase Transaction	Refin	ance Transaction	Other (des						
	Is the subject property cu	WOOD INC	or has it heen	Address		NHATTAN BEACH B			I, CA 9027		
	Report data source(s) use	-				195 THE SUBJECT \				_	LED
	4/11/2023 IT WAS LIS	TED AGAIN P1-132	06 IT WAS L	ISTED 4/11/2023 FC	R \$1,250,00	0					
		analyze the contract for	sale for the su	ıbject purchase transa	ction. Explain t	he results of the analy	sis of the contract	for sale or why t	he analysis	was not	
_	performed.										
RACT	Contract Price \$	Date of Cor	ntract	ls the pro	norty collor the	owner of public recor	rd? Yes	No Data S	ource(s)		
VTR	Is there any financial assis			•		•			00100(3)	Yes	s 🗌 No
<u>b</u>	If Yes, report the total doll	· ·			in abbiotanoo,	oto., to be paid by any	party on bonan of				
	·										
	Note: Race and the raci	•	neighborhoo	od are not appraisal f				•			
		nood Characteristics	Durol	Property Values	_	lousing Trends	Dealining	One-Unit H	-	Present La	
	Location Urban Built-Up 🗙 Over 75%	Suburban 25-75%	] Rural ] Under 25%	Property Values Demand/Supply	Increasing Shortage	Stable [	Declining Over Supply	PRICE \$ (000)	AGE (yrs)	One-Unit 2-4 Unit	<u>97 %</u> 1 %
8	Growth Rapid	<b>X</b> Stable	Slow		Under 3 mth		Over Supply	<u>ֆ (000)</u> 600 Low	(yis) 0	Z-4 Unit Multi-Family	<u>1 %</u> 1 %
RHOOD	Neighborhood Boundaries		-	· · -				2,500 High		Commercial	1 %
ő	PENNSYLVANIA & WES						, <b>/</b>	1,500 Pred.		Other	%
5	Neighborhood Descriptior	The subject is	located in a	mature stable area	1. It is in goo	d proximity to many	/ diversified fina	ncial, industria	al, service	& movie indus	try
	centers. Neighborhoo	d shows average to	good mainte	nance. The subject	is located m	ninutes from major	traffic arteries o	on Foothill & La	a Crescent	a. The subject	t is
	located less than one			- )							
	Market Conditions (includ WEAKEN AS INFLATIO			,		NCING IS PREDOM					
	TO INCREASE RATES										
	Dimensions 50 X 140			Area 7			e RECTANGLE		View <b>B</b> ;		
	Specific Zoning Classifica			Zoning D		ESIDENTIAL SFR					
	Zoning Compliance 🔀		- (	Grandfathered Use)	📃 No Zoning	g 🔲 Illegal (describ	e)				
	Is the highest and best us	a of cubicat property a	a improved (as				/				
		e of subject property a	s improved (or	r as proposed per plan	s and specifica	ations) the present use	/	Yes 🗌 No	lf No, des	cribe	
			s improved (or		·	, ·	?		,		Private
ш	Utilities Public	Other (describe)		Publi	•	, ·	Off-site Impro	ovements – Type	,	Public	Private
SITE	Utilities Public Electricity X Gas X	Other (describe)		Publi Water X Sanitary Sewer X	c Other (des	scribe)	?	ovements - Type IALT		Public	Private
SITE	Utilities Public Electricity X Gas X FEMA Special Flood Haza	Other (describe)	No FE	Publi Water X Sanitary Sewer X EMA Flood Zone X	c Other (des	scribe) FEMA Map # 0603	Off-site Impro	ovements - Type IALT	,	Public	
SITE	Utilities     Public       Electricity     Image: Constraint of the state of t	Other (describe)	No FE	Publi Water X Sanitary Sewer X EMA Flood Zone x t area? X	c Other (des	scribe) FEMA Map # 060: p If No, describe	Off-site Impro Street ASPH Alley NONE 37C1375F	ovements - Type IALT E	FEMA Map	Public Table O9/26/2	
SITE	Utilities     Public       Electricity     Image: Comparison of the second sec	Other (describe)	No FE I for the marke factors (easen	Publi Water X Sanitary Sewer X EMA Flood Zone X t area? X nents, encroachments	c Other (des	scribe) FEMA Map # 060: D If No, describe I conditions, land uses	Off-site Impro Street ASPH Alley NONE 37C1375F	ovements - Type IALT	FEMA Map	Public	
SITE	Utilities     Public       Electricity     Image: Constraint of the state of t	Other (describe)	No FE I for the marke factors (easer	Publi Water Sanitary Sewer Sanitary Sewer Sanitary Sewer Sanitary Sewer Sanitary Sewer Sanitary Sewer Sanitary Severation	c Other (des	FEMA Map # 060: D If No, describe I conditions, land uses ARE NO ADVERSE I	Off-site Impro Street ASPH Alley NONE 37C1375F s, etc.)? NFLUENCES	ovements - Type IALT E	FEMA Map	Public Table O9/26/2	
SITE	Utilities     Public       Electricity     Image: Constraint of the second sec	Other (describe)	No FE I for the marke factors (easer	Publi Water Sanitary Sewer Sanitary Sewer Sanitary Sewer Sanitary Sewer Sanitary Sewer Sanitary Sewer Sanitary Severation	C Other (des	FEMA Map # 060: D If No, describe I conditions, land uses ARE NO ADVERSE I	Off-site Impro Street ASPH Alley NONE 37C1375F s, etc.)? NFLUENCES	ovements - Type IALT E	FEMA Map	Public Table O9/26/2	
I SITE	Utilities     Public       Electricity     Image: Constraint of the second sec	Other (describe)	No FE I for the marke factors (easen E REPORT HA Ider's certific	Publi Water Sanitary Sewer Sanitary Sewer Sanitary Sewer Sanitary Sewer Sanitary Sewer Sanitary Sewer Sanitary Severation	C Other (des	scribe) FEMA Map # 060: D If No, describe I conditions, land uses ARE NO ADVERSE II rsedes appraisal flo X Assessment and T	Off-site Impro Street ASPH Alley NONE 37C1375F s, etc.)? NFLUENCES iod information	ovements - Type IALT E	FEMA Map	Public Table O9/26/2	
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SITE	Utilities     Public       Electricity     Image: Constraint of the second sec	Other (describe)	No FE I for the marke factors (easen E REPORT HA ider's certific roperty	Publi Water X Sanitary Sewer X EMA Flood Zone X t area? X nents, encroachments S NOT BEEN REVIET cation, lender certif Appraisal Files eneral Description	C Other (des	FEMA Map # 060: D If No, describe I conditions, land uses ARE NO ADVERSE II rsedes appraisal flo Assessment and T Data Source for Gross Heating/Cooling	Off-site Impro Street ASPH Alley NONE 37C1375F S, etc.)? NFLUENCES iod information	Divements - Type	FEMA Map No No Realist	Public  Public  Property Owner  Car Storage	008
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SITE	Utilities     Public       Electricity     Image: Constraint of the second sec	Other (describe)	No FE I for the marke factors (easen <b>E REPORT HA</b> der's certific roperty G Concret Full Bas	Publi Water Sanitary Sewer MA Flood Zone x t area? NOT BEEN REVIEV cation, lender certif Appraisal Files eneral Description e Slab Crawl Sp	C Other (des	FEMA Map # 060: D If No, describe I conditions, land uses ARE NO ADVERSE II rsedes appraisal flo Assessment and T Data Source for Gross Heating/Cooling	??       X         Off-site Impro         Street       ASPH         Alley       NONE         37C1375F         37C1375F         s, etc.)?         NFLUENCES         rod information         fax Records         []         Living Area         X         Firepla         Wood         X         Patio/I	Divements - Type	FEMA Map No No Realist	Public  Public  Date 09/26/2  If Yes, describe  Property Owner  Car Storage  way # of Ca	008
SITE	Utilities     Public       Electricity     Image: Constraint of the state of t	Other (describe)  Trd Area Yes e improvements typica conditions or external GE GRADE. THE TITLE discrepancy with ler I PLAT MAP Cal Characteristics of P scription with Accessory Unit S-Det./End Unit	No FE I for the marke factors (easen E REPORT HA Ider's certific roperty [ G Concret G Full Bas D Partial B Exterior Wall	Publi         Water       X         Sanitary Sewer       X         EMA Flood Zone       X         tarea?       X         nents, encroachments       X         s NOT BEEN REVIEW       Appraisal Files         eneral Description       e Slab         e Slab       Crawl Spement         Basement       Finish         S       STUCCO	c Other (des	FEMA Map # 060: D If No, describe I conditions, land uses ARE NO ADVERSE II rsedes appraisal flo X Assessment and Data Source for Gross Heating/Cooling FWA ☐ HWBB Radiant Other I GAS	Content of the second	Divements - Type	FEMA Map  FEMA Map No	Public Date 09/26/2 If Yes, describe Property Owner Car Storage way # of Ca Surface cc ge # of Ca	Image: Constraint of the second sec
	Utilities       Public         Electricity       Image: Constraint of the second	Other (describe)  Conditions or external Cond	No FE I for the marke factors (easen E REPORT HA Inder's certific roperty [ G Concret G Full Bas D Partial B Exterior Wall Roof Surface	Publi         Water       X         Sanitary Sewer       X         EMA Flood Zone       X         tarea?       X         nents, encroachments       X         shot BEEN REVIEW       X         cation, lender certif       X         eneral Description       e Slab         e Slab       Crawl Spectrum         enent       Finish         sament       Finish         S       STUCCO         e       COMP	c Other (des	FEMA Map # 060: p If No, describe I conditions, land uses ARE NO ADVERSE II rsedes appraisal flo Assessment and T Data Source for Gross Heating/Cooling FWA HWBB Radiant Other I GAS Central Air Conditioni	Content of the second	Divements - Type	FEMA Map  FEMA Map  No  No  REALIST  None  Triveway  Garag  Carpu	Public Date 09/26/2 If Yes, describe Property Owner Car Storage way # of Ca Surface cc ge # of Ca ort # of Ca	008 008 Mrs 2 DNCRETE Mrs 2 Nrs 2 Nrs 0
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Fannie Mae Form 2055 March 2005

# Exterior-Only Inspection Residential Appraisal Report File # 2306-08

There are <b>2</b> comparat	ole nron	oerties c	urrently	offered	for sa	ile in t	he subject neighborh	ood rar	naina in	price	from \$ eee eee		to	\$ 16	75,000	
											ice from \$ 1,056,00			,•	,950,00	
FEATURE		SUBJEC					LE SALE # 1				LE SALE # 2				LE SALE	
		OODULU	/1	0040				5010				00.40				<i>"</i> 0
					Los Oliv				La Cres					tta Ave		
La Crescenta, CA 9	91214-2	2037				i, CA 9	1214-2814			-	1214-2120			ć	1214-2	052
Proximity to Subject	<b>^</b>			0.55 n	niles S				niles E		•		niles S	E	6	
Sale Price	\$			4			\$ 1,200,000				\$ 1,395,000				\$	1,303,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	781.25	s sq.ft.		\$	775.43	sq.ft.		\$	813.8	<b>7</b> sq.ft.		
Data Source(s)				CRML	SMLS#	P1-13	524;DOM 8	CRML	SMLS#	TR230	09061 ;DOM 59	CRML	SMLS#	¥P1-11	308 ;DO	M 11
Verification Source(s)				PARCI	EL Q#3	53939	504-F-7	PARC	EL Q#2	11208	504-G-6	PARC	EL Q#	101562	3 504-	F-6
VALUE ADJUSTMENTS	D	ESCRIPT	TION	DE	SCRIPTI	ON	+(-) \$ Adjustment	DE	SCRIPTI	ION	+(-) \$ Adjustment	DE	SCRIPT	TION	+(-) \$	\$ Adjustment
Sales or Financing				ArmLt	h			ArmLt	h			ArmLt	h			
Concessions				Conv;				Conv;				Conv;				
Date of Sale/Time					- 3;c05/2	3			- 3;c03/2	2		- í	- 2;c09/2	22		
Location	N;Re					5			-				-			
Leasehold/Fee Simple		ć		N;Res	,			A;Bsy	nu;		+25,000		,			
Site		Simple		FEE				FEE				FEE				0
	7000			5923				5911			0	7416				0
View	B;Mt			B;Mtn				B;Mtn				B;Mtn				
Design (Style)		TRADIT	IONAL	· ·	RADITI	ONAL		-	RADITI	ONAL			RADIT	IONAL		
Quality of Construction	Q4			Q4				Q4				Q4				
Actual Age	57			74				59			0	86				0
Condition	C4		1	C4				C2			-200,000			1		-100,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	7	4	3.0	6	3	2.0	+ 10,000	7	3	2.0	+10,000	6	3	2.1		+5,000
Gross Living Area		1,99	<b>5</b> sq.ft.		1,536	sq.ft.	+ 34,400		1,799	sq.ft.	+14,700		1,60	1 sq.ft.		+29,600
Basement & Finished	Osf			Osf				Osf				Osf				
Rooms Below Grade																
Functional Utility	AVER	AGF		AVER	AGE			AVER	AGE			AVER	AGF			
		CENT		FAU/C				FAU/C				FAU/C				
Heating/Cooling Energy Efficient Items Garage/Carport	NONE			NONE				NONE				NONE				
Garage/Carport																
Porch/Patio/Deck	2gbi2			2gd2d			L L	2ga2d			U	2ga2d				U
		I PATIO			PATIO				PATIO				PATIO			
POOL-SPA	POOL	_		NONE			+15,000	NONE			+15,000	NONE				+15,000
Porch/Patio/Deck PooL-SPA Net Adjustment (Total)								-								
	_											<u> </u>				
Net Adjustment (Total)						-	\$ 59,400			<b>X</b> -	\$ -135,300			Χ-	\$	-50,400
Adjusted Sale Price				Net Ad	j.	5.0 %		Net Ad	j.	9.7 %		Net Ad	j.	3.9 %		
of Comparables				Gross	Adj.	5.0 %	\$ 1,259,400	Gross	Adi. ·	19.0 %	\$ 1,259,700	Gross	Adj.	11.5 %	\$	1,252,600
								1 0000								
I 🗙 did 🗌 did not research the sale or transfer history of the subject property and comparable sales. If not, explain																
0 I 🗙 did 🗌 did not research	the sale	e or trans	sfer histo	ory of th	e subjec	t prope	, ,				·					
の I 📉 did 🗌 did not research	the sale	e or trans	sfer histo	ory of th	e subjec	t prope	, ,									
							rty and comparable sal	es. If no	t, explair	1	ffective date of this app	raisal.				
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# Exterior-Only Inspection Residential Appraisal Report File

THE INTENDED USER OF THIS APPRAISAL IS THE LENDER/CLIENT. THE INTENDED USER IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A

	MORTGAGE FINANCE TRANSACTION SUBJECT TO THE STATED SCOPE OF WORK, PUR Form & Definition of Market Value. No additional intended users are idei	•	RTING REQUIREMENTS OF THIS APPR	AISAL REPORT
	THE EFFECTIVE AGE IS LOWER THAN THE ACTUAL AGE DUE TO ROUTINE MAINTENAN	CE & UPKEEP PROLONGING THE	ESTIMATED REMAINING ECONOMIC L	.IFE.
	The address reported on the appraisal form is according to US Postal Service record and the title report may or may not match to USPS records?.	s as required by UAD format. Th	ne title company reports the city or c	ounty address
	I have performed no services, as an appraiser or in any other capacity, regarding the preceding acceptance of this assignment.	e property that is the subject of	this report within the three-year peri	od immediately
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NTS				
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	Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est ratio of land to improvements is typical for the area, as indicated by(using the abst	imating site value) Cos	t factors derived from Marshall-Swift es used.	. The
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Fannie Mae Form 2055 March 2005

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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect exterior of subject property
Did inspect exterior of subject property from street
Date of Inspection
COMPARABLE SALES
Did not inspect exterior of comparable sales from street
Did inspect exterior of comparable sales from street
Date of Inspection

Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

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	La Crescenta, CA 9	1214-2	037		La Cre	scenta,	CA 9	1214-2729	La Cre	scenta	, CA 9	1214-1932	La Cr	escenta	I, CA 9	1214-1912
Proximity to						niles SW				niles S				miles W	-	
Sale Price	,	\$					_	\$ 1,180,000				\$ 1,160,000				\$ 1,355,000
Sale Price/0	Gross Liv. Area	\$		sq.ft.	\$	724.82	sq.ft.			800.00	n sq.ft.	.,,	\$	685.38	sa.ft.	-,,
Data Sourc	e(s)	·						39395;DOM 24				487;DOM 31				41701;DOM 15
Verification	17							504-F-7				504-F-7				504-F-6
-	JUSTMENTS	DE	SCRIPTI	ION		SCRIPTIC		+(-) \$ Adjustment		SCRIPT		+(-) \$ Adjustment		SCRIPTI		+(-) \$ Adjustment
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Date of Sale					Cash;0				Conv;				( i i i i i i i i i i i i i i i i i i i			
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Design (Sty	,		RADITI	ONAL		RADITIO	DNAL			RADITI	ONAL	0		RADITI	ONAL	
Quality of C	Construction	Q4			Q4				Q4				Q4			
Actual Age		57			53			0	75			0	77			0
Condition		C4			C4				C4		1		C3			-100,000
Above Grad		Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Cour	nt	7	4	3.0	6	3	2.0	+ 10,000	6	3	2.0	+10,000	6	3	2.0	+10,000
Gross Livin	ig Area		1,995	s sq.ft.		1,628	sq.ft.	+27,500		1,450	sq.ft.	+ 40,900		1,977	sq.ft.	+1,400
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Energy Effic	cient Items	NONE			NONE				NONE				NONE			
Garage/Car	port	2gbi2d	dw		2gd2d	w		0	2cp2d	w		+10,000	2gd2c	lw		C
Porch/Patio	D/Deck		PATIO			RED PAT	10		OPEN					PATIO		
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Fannie Mae Form 2055 March 2005

Market (	Conditions Adde	endum to the <i>l</i>	Appraisal Repor	File No.	2306-08	
The purpose of this addendum is to provide the lender/cl		•		prevalent in the sub	ject	
neighborhood. This is a required addendum for all appra	isal reports with an effective			0		
Property Address 2937 Frances Ave		City La Crescer	ita	State CA	ZIP Code 912	14-2037
Borrower <b>REDWOOD HOLDINGS LLC</b> Instructions: The appraiser must use the information rec	uired on this form as the ha	asis for his/her conclusion	s and must provide support	for those conclusion	ons renarding	
housing trends and overall market conditions as reported						
it is available and reliable and must provide analysis as in	-					
explanation. It is recognized that not all data sources will	•			••		
in the analysis. If data sources provide the required infor	-		•	-	-	
average. Sales and listings must be properties that comp subject property. The appraiser must explain any anoma				ed by a prospective	e duyer of the	
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	18	4	2	Increasing	Stable	X Declining
Absorption Rate (Total Sales/Months)	3.00	1.33	0.67	Increasing	Stable	X Declining
Total # of Comparable Active Listings	11	1	2	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	3.7	0.8	3.0	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	Declining
Median Comparable Sale Price Median Comparable Sales Days on Market	1,436,000 13	<u>1,625,000</u> 48	<u>1,297,500</u> 34	Declining	Stable Stable	Declining
Median Comparable List Price	1.679.000	40	1,462,599	Increasing	Stable	Declining
Median Comparable Listings Days on Market	52	59	27	Declining	X Stable	Increasing
Median Sale Price as % of List Price	107	99	112	Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance p		🗙 No		Declining	X Stable	Increasing
Explain in detail the seller concessions trends for the pas	st 12 months (e.g., seller con	ntributions increased from	n 3% to 5%, increasing use o	f buydowns, closin	g costs, condo	
fees, options, etc.). SELLER CONCESSIONS AR	E NOT PREVALENT. THE	RE ARE SOME BUT MO	STLY ONLY REO SALES. N	O INCREASE OR	DECREASE IN S	ELLER
CONCESSIONS IN THE PAST 12 MONTHS						
Are foreclosure sales (REO sales) a factor in the market?	? 🗌 Yes 🗙 No	lf yes, explain (includ	ing the trends in listings and	sales of foreclosed	d properties).	
DUE TO INCREASING VALUES IN THE AREA FOREC	LOSURE SALES AND REC	D SALES ARE NOT A M	JOR FACTOR IN THE MA	RKET AT THIS TI	ME. PERCENTA	GE OF REO
AND FORECLOSURE SALES. LESS THAN 5%.						
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Cite data sources for above information. <b>CRMLS</b>	<u>&amp;CLAW 1400 TO 2000</u>	SQ FT IN THE NEIGHBO	DRHOOD AS DESCRIBED			
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### **Appraiser Independence Certification**

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of <u>clear Capital</u>, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of <u>wEDGEWOOD INC</u>, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that <u>Clear Capital</u> has never participated in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

bupt P. Balchi Signature

JOSEPH P BALDINO Appraiser's Name

IFA State Title or Designation

2937 Frances Ave, La Crescenta, CA 91214-2037 Address of Property Appraised

D6/14/2023	
Date	
AR001957	
State License or Certification #	
D2/12/2025	CA
Expiration Date of License or Certification	State
	otato

#### **Supplemental Addendum**

DUITUWEI	KEDWOOD HOLDINGS LLC			
Property Address	2937 Frances Ave			
City	La Crescenta	County LOS ANGELES	State CA	Zip Code 91214-2037
Lender/Client				

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. EXPOSURE TIME FOR THE SUBJECT IS 1 TO 3 MONTHS. EXPOSURE TIME IS THE LENGTH OF TIME THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT THE VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL. IT IS A RETROSPECTIVE ANALYSIS BASED ON AN ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE & OPEN MARKET. EXPOSURE TIME IS ALWAYS PRESUMED TO OCCUR PRIOR TO EFFECTIVE DATE OF THE APPRAISAL.

THIS IS AN APPRAISAL REPORT NOT A SUMMARY REPORT AS STATED ON THE PREPROGRAMMED APPRAISAL FORM

#### <u>URAR : Neighborhood - Description</u>

Derreuver

The subject is located in a mature stable area. It is in good proximity to many diversified financial, industrial, service & movie industry centers. Neighborhood shows average to good maintenance. The subject is located minutes from major traffic arteries on Foothill & La Crescenta. The subject is located less than one mile north of the 210 fwy. The subject is within 20 minutes from major retail, entertainment and employment opportunities in Burbank, Glendale & Pasadena. The subject is located 20 minutes from downtown Los Angeles.

#### HIGHEST & BEST USE WAS DETERMINED AS IMPROVED BASED ON ITS CURRENT USE BEING LEGALLY PERMISSIBLE. Physically possible financially feasible & most profitable

Use of the appraisal by any party stipulates to an agency relationship between that party and the appraiser whether through intermediaries or not; further that any party charging the borrower or collecting appraisal fees from the borrower(s)for the appraisal hereby agrees that they are responsible for insuring full payment is made to the appraiser for the appraisal **THE APPRAISER S OFFICE IS WITHIN 15 MILES OF THE SUBJECT PROPERTY. IN THE PAST 5 YEARS I HAVE COMPLETED 10 TO 15 APPRAISALS A YEAR IN THIS AREA. I HAVE ACCESS TO CLAW MLS & CRMLS THE 2 DOMINANT MLS SERVICES IN THE** 

AREA. I LIVE IN THE SUBJECT COUNTY & HAVE PERFORMED APPRAISALS IN THE ARE FOR OVER 45 YEARS. NO EMPLOYEE, DIRECTOR, OFFICE OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER, SHALL INFLUENCE OR ATTEMPT TO INFLUENCE THE DEVELOPMENT, REPORTING RESULT OR REVIEW OF AN APPRAISAL THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER.

I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER(LENDER/CLIENT AS IDENTIFIED ON THE FIRST PAGE OF THE REPORT), BORROWER, OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO ENTER THE PROPERTY. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO CLEAR CAPITAL

FEATURES NOT ON THE GRID LIKE THE FIREPLACE ,FRONT PORCH & OUTDOOR BBQ ARE NOT SIGNIFICANT ENOUGH TO BE ON THE GRID & DO NOT REQUIRE AN ADJUSTMENT THOSE ITEMS ARE NOT ALWAYS REPORTED SO THERE IS NO WAY TO KNOW IF THE COMPARABLES HAVE SUCH ITEMS

# Subject Photo Page

Borrower	REDWOOD HOLDINGS LLC			
Property Address	2937 Frances Ave			
City	La Crescenta	County Los Angeles	State CA	Zip Code 91214-2037
Lender/Client	WEDGEWOOD INC			



### Subject Front

2937 Frances Ave	
Borrower/Client	
Lender	1,995
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	B;Mtn;
Site	7000 sf
Quality	Q4
Age	57

Subject Rear





Subject Street

# Comparable Photo Page #1-3

Borrower	REDWOOD HOLDINGS LLC			
Property Address	2937 Frances Ave			
City	La Crescenta	County LOS ANGELES	State CA	Zip Code 91214-2037
Lender/Client	WEDGEWOOD INC			



### Comparable 1

2943 Los Olivos Ln	
Lender	0.55 miles S
Sale Price	1,200,000
Gross Living Area	1,536
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	B;Mtn;
Site	5923 sf
Quality	Q4
Age	74



# Comparable 2

5219 La Crescenta	Ave
Prox. to Subject	0.17 miles E
Sale Price	1,395,000
Gross Living Area	1,799
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;BsyRd;
View	B;Mtn;
Site	5911 sf
Quality	Q4
Age	59



### **Comparable 3**

	-
2840 Henrietta Ave	
Prox. to Subject	0.20 miles SE
Sale Price	1,303,000
Gross Living Area	1,601
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	B;Mtn;
Site	7416 sf
Quality	Q4
Age	86

# **Comparable Photo Page**

Borrower	REDWOOD HOLDINGS LLC				
Property Address	2937 Frances Ave				
City	La Crescenta	County LOS ANGELES	State <b>CA</b>	Zip Code	91214-2037
Lender/Client	WEDGEWOOD INC				



<b>3150 Stevens St</b> Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality	0.39 miles SW 1,180,000 1,628 6 3 2.0 N;Res; B;Mtn; 6382 sf Q4
	-
Age	53

Comparable 4





### Comparable 5

3118 El Caminito	
Prox. to Subject	0.33 miles SV
Sales Price	1,160,000
Gross Living Area	1,450
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	B;Mtn;
Site	5431 sf
Quality	Q4
Aae	75

# Comparable 6

3045 Henrietta Ave	
Prox. to Subject	0.16 miles W
Sales Price	1,355,000
Gross Living Area	1,977
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	B;Mtn;
Site	9074 sf
Quality	Q4
Age	77

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Condition Ratings and Definitions

#### C1

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

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

#### C2

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

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

#### СЗ

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 residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Quality Ratings and Definitions (continued)

#### Q3

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

#### 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

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

#### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Abbreviations Used in Data Standardization Text

acAcreAdjPrkAdjaAdjPwrAdjaArmLthArmATAttacBBenebaBathbrBedrBsyRdBusycContCashCashConvContConvContCtySkyCityCtyStrCityCvCoveDOMDaysDTDetadwDriveeExpiEstateEstaFHAFedegGaragbiBuiltgdDetaGlfCseGolfGlfwwGolfGRGaraHRHigh	jacent to Park jacent to Power Lines ns Length Sale ached Structure neficial throom(s) droom sy Road ntracted Date sh mmercial Influence nventional rport urt Ordered Sale y View Skyline View y Street View vered ys Con Market tached Structure veway biration Date	Location & View Area, Site Location Location Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View Garage/Carport Data Sources
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Pstrl Past	storal View	View
PwrLn Pow	wer Lines	View
PubTrn Publ	blic Transportation	Location
Relo Relo	location Sale	Sale or Financing Concessions
	0 Sale	Sale or Financing Concessions
Res Resi	sidential	Location & View
	DA - Rural Housing	Sale or Financing Concessions
	creational (Rec) Room	Basement & Finished Rooms Below Grade
	w or Townhouse	Design (Style)
	tlement Date	Date of Sale/Time
	mi-detached Structure	Design (Style)
	ort Sale	Sale or Financing Concessions
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	uare Meters	Area, Site
	known	Date of Sale/Time
	erans Administration	Sale or Financing Concessions
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	Ik Out Basement	Basement & Finished Rooms Below Grade
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	iter View	View
	iter View iter Frontage	Location
	lier Fruillaye	
wu Walł	lk Un Bassmant	Basement & Finished Rooms Below Grade
	Ik Up Basement	

UAD Version 9/2011 (Updated 1/2014)

BREA APPRAISER IDENTIFICATION NUMBER: California and is, therefore, entitled to use the title: has successfully met the requirements for a license as a residential real estate appraiser in the State of Certification Law. This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and REAL ESTATE APPRAISER LICENSE **BUREAU OF REAL ESTATE APPRAISERS** Business, Consumer Services & Housing Agency "Certified Residential Real Estate Appraiser" **Joseph P. Baldino** Effective Date: AR 001957 Loretta Dillon, Deputy Bureau Chief, BREA Date Expires: February 12, 2025 February 13, 2023

3067131

LICENSE





LIA Administrators & Insurance Services APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company") 175 Capitol Blvd. Suite 100 Rocky Hill, CT 06067

Previous Policy Number Date Issued Policy Number 02/23/2023 AAI006008-08 AAI006008-07 THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORT-ED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY** PERIOD. PLEASE READ THE POLICY CAREFULLY. Item 1. Customer ID: 168108 Named Insured: BALDINO, JOSEPH P. 3101 Mesa Verde Dr. Burbank, CA 91504 2. Policy Period: From: 04/04/2023 To: 04/04/2024 12:01 A M Standard Time at the address stated in 1 above. 3. Deductible: \$1,000 Each Claim 4. Retroactive Date: 06/05/2000 5. Inception Date: 04/04/2016 6. Limits of Liability: \$1,000,000 Α. **Each Claim** B. \$2,000,000 Aggregate 7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652 8. Annual Premium: \$1,087.00 9. Forms attached at issue: LIA002 (12/14) LIA CA (11/14) LIA012 (12/14) LIA018 (10/14) LIA021 (10/14) LIA143 (10/14) This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named Insured and the gompany. 02/23/2023 10 By Date

LIA-001 (12/14)

Authorized Signature

Aspen American Insurance Company

#### 2937 Frances Ave, La Crescenta, CA 91214-2037, Los Angeles County APN: 5866-015-034 CLIP: 7291223004 Que to the second secon

the total	MLS Beds 4	MLS Full Baths 2	Half Baths <b>N/A</b>	MLS List Price \$1,250,000	Sale Date 05/30/2023
	MLS Sq Ft	Lot Sq Ft	Yr Built	Туре	
	1,995	7,067	1966	SFR	
OWNER INFORMATION					
Owner Name	Redwood Hold	ings LLC	Tax Billing Zip	91214	
Mail Owner Name	Redwood Hold	ings LLC	Tax Billing Zip+4	2037	
Tax Billing Address	2937 Frances A	Ave	Owner Occupied	Yes	
Tax Billing City & State	La Crescenta,	CA			
LOCATION INFORMATION					
Zip Code	91214		School District	Glend	ale
Carrier Route	C019		Comm College Di	strict Code Glend	ale
Zoning	LCR171/2		Census Tract	3001.0	
Tract Number	8121		Topography	Rollin	g/Hilly
TAX INFORMATION					
APN	5866-015-034		Lot	14	
% Improved	39%		Water Tax Dist	Footh	
Tax Area	4103		Fire Dept Tax Dist	Consc	lidated Co
Legal Description	14 14	1 SE 50 FT OF LOT			
ASSESSMENT & TAX					
Assessment Year	2022		2021	2020	
Assessed Value - Total	\$472,716	3.610	\$463,448	\$458,69	7
Assessed Value - Land	\$286,439		\$280,823	\$277,94	
Assessed Value - Improved	\$186,277		\$182,625	\$180,75	
YOY Assessed Change (\$)	\$9,268		\$4,751		
YOY Assessed Change (%)	2%		1.04%		
			1.04 %		
Tax Year	Total Tax		Change (\$)	Change	(%)
2020	\$5,330				
2021	\$5,407	3	\$77	1.44%	
2022	\$5,506		\$99	1.83%	
Special Assessment			Tax Amount		
Solid Waste Fee 62			\$3.51		
Laco Vectr Cntrl80			\$14.67		
Safe Clean Water83			\$90.95		
Flood Control 62			\$30.37		
County Library 56			\$33.20		
Rposd Measure A 83			\$31.36		
Wwdstandby#386			\$10.28		
to a suggest of the s					
La Co Fire Dept 32 Trauma/Emerg Srv86			\$73.68 \$92.25		
Total Of Special Assessments			\$92.25 \$380.27		
CHARACTERISTICS					
County Land Use	Single Family I	Resid	Heat Type	Centra	al
Universal Land Use	SFR	worne-II.	Cooling Type	Centra	
Lot Acres	0.1622		Patio Type	Cover	ed Patio
Lot Area	7,067		Garage Type	Attack	ned Garage
Style	Contemporary		Parking Type	Attact	ned Garage
Building Sq Ft	Tax: 1,845 MLS	5: 1,995	Parking Spaces	2	
Stories	Tax: 1 MLS: 2		Roof Material		l & Rock
Total Units	1		Roof Shape	Gable	
Total Rooms	6		Construction Type		ete Block
Bedrooms	Tax: 3 MLS: 4		Interior Wall	Plaste	r

Property Details Courtesy of Joseph Baldino, Joseph P Baldino Real Estate Appraiser, California Regional MLS The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

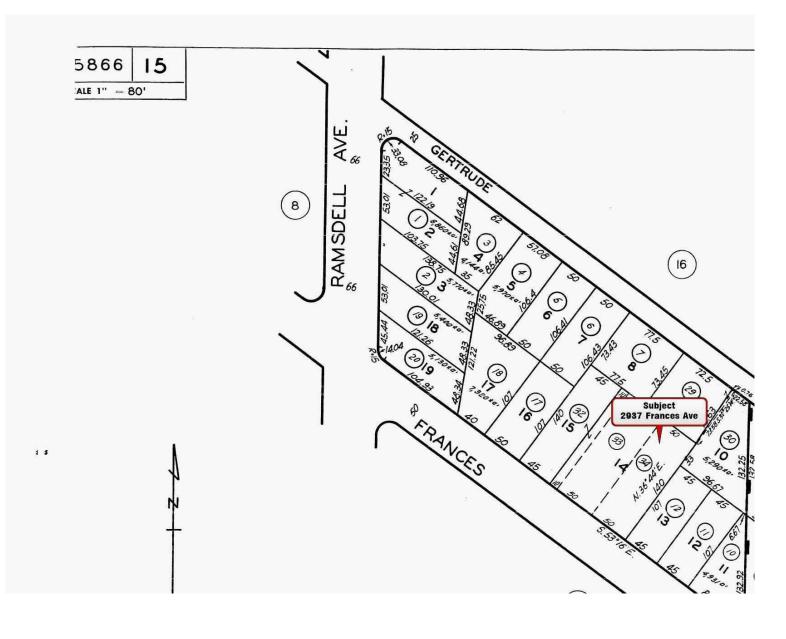
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### **PUBLIC RECORDS - Page 2**

MLS Total Baths		: 3	Exterior		Stucco	
	3		Floor Cover		Ceramic *	Tile
Full Baths	2		Foundation		Raised	
Family Rooms	1		Pool		Pool	
Other Rooms	Family Roo	m	Year Built		1966	
Fireplaces	1		Effective Year Buil	t	1967	
Condition	Good		Other Impvs			enced Yard, Shed
Quality	Good		Equipment		Range Ov	ven, Dishwasher, Dispos Hood
Water	Public		Building Type		Type Unk	
Sewer	Public Serv	ice	# of Buildings		1	
SELL SCORE						
Rating	N/A		Value As Of		N/A	
Sell Score	N/A					
ESTIMATED VALUE						
RealAVM™	\$1,284,300		Confidence Score		93	
RealAVM™ Range		- \$1,412,400	Forecast Standard	Deviation	10	
Value As Of	06/05/2023					
) RealAVM™ is a CoreLogic⊛ deriv	ed value and should not be used in lieu	of an appraisal.				
		perty information, and comparable sales	support the property valuation anal-	ysis process. The confider	ce score range i	s 50 - 100. Clear and
		lower confidence scores indicate diversi				
and a second	n AVM estimate and uses a consistent a	cale and meaning to generate a standard	ized confidence metric. The FSD is :	a statistic that measures th	e likely range or	dispersion an AVM
timate will fall within, based on the	consistency of the information availab	e to the AVM at the time of estimation, Ti	he FSD can be used to create confid	ence that the true value ha	s a statistical de	gree of certainty.
LISTING INFORMATION						
	1 20 - 22 20 2			1944-505	12-17-12-12-12-12-12-12-12-12-12-12-12-12-12-	
MLS Listing Number	P1-13206		MLS Original List F	Price	\$1,250,00	
MLS Status	Pending		MLS Listing Agent		P19780-S	
MLS Area	MONTROS	ESCENTA/GLENDALE	MLS Listing Broke	r	SK REAL	IORS
MLS Status Change Da	ate 05/31/2023		MLS Source		CRF	
MLS Current List Price	\$1,250,000					
MLS Listing #			P1-11595			
MLS Status			Expired			
MI S Licting Date			10/11/2022			
MLS Listing Date						
MLS Listing Price			\$1,250,000			
MLS Listing Price			\$1,250,000 \$1,250,000			
same wanted at the						
MLS Listing Price MLS Orig Listing Price			\$1,250,000			
MLS Listing Price MLS Orig Listing Price	ALES HISTORY		\$1,250,000			
MLS Listing Price MLS Orig Listing Price MLS Source	ALES HISTORY 06/09/2023		\$1,250,000		Full	
MLS Listing Price MLS Orig Listing Price MLS Source			\$1,250,000 CRF		Full Grant Dec	ed
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date	06/09/2023		\$1,250,000 CRF Sale Type		Grant Dee	ed I Holdings LLC
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date	06/09/2023 05/30/2023		\$1,250,000 CRF Sale Type Deed Type		Grant Dee Redwood	
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Sale Price	06/09/2023 05/30/2023 \$1,175,000		\$1,250,000 CRF Sale Type Deed Type Owner Name		Grant Dee Redwood	Holdings LLC
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Sale Date Sale Price Price Per Square Feet Document Number	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u>		\$1,250,000 CRF Sale Type Deed Type Owner Name Seller		Grant Dee Redwood	i Holdings LLC John A & Kyong A K
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Sale Price Price Per Square Feet Document Number Recording Date	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023	09/22/1998	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998	01/17/1992	Grant Dee Redwood	I Holdings LLC John A & Kyong A K 01/17/1992
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Sale Price Price Per Square Feet Document Number Recording Date Sale Date	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023	09/04/1998	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998	12/1991	Grant Dee Redwood	i Holdings LLC John A & Kyong A K
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Sale Price Price Per Square Feet Document Number Recording Date Sale Date	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023		\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998		Grant Dee Redwood	Holdings LLC John A & Kyong A K 01/17/1992 01/1992
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Sale Price Price Per Square Feet	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023	09/04/1998	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998	12/1991 \$327,000	Grant Dee Redwood Nakama	I Holdings LLC John A & Kyong A K 01/17/1992
MLS Listing Price MLS Orig Listing Price MLS Ource LAST MARKET SALE & S Recording Date Sale Date Sale Price Price Per Square Feet Document Number Recording Date Sale Date Sale Date Sale Price Nominal	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023	09/04/1998 \$320,000 Nakama John A & Kyo	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998	12/1991 \$327,000	Grant Dee Redwood Nakama	Holdings LLC John A & Kyong A K 01/17/1992 01/1992
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Price Per Square Feet Document Number Recording Date Sale Date Sale Date Sale Price Nominal Buyer Name	06/09/2023 05/30/2023 \$1,175,000 \$636.86 376293 06/09/2023 05/30/2023 \$1,175,000 Redwood Holdings LL C	09/04/1998 \$320,000 Nakama John A & Kyo ng A	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250 California Fed'l Bk	12/1991 \$327,000 Chung Seung Sung Bum	Grant Dev Redwood Nakama J Wook &	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y Chung Seung Wook
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Sale Price Price Per Square Feet Document Number Recording Date Sale Date Sale Date Sale Price	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023 \$1,175,000	09/04/1998 \$320,000 Nakama John A & Kyo	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250	12/1991 \$327,000	Grant Dev Redwood Nakama J Wook &	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y
MLS Listing Price MLS Orig Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Sale Price Price Per Square Feet Document Number Recording Date Sale Date Sale Date Sale Price Nominal Buyer Name	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023 \$1,175,000 Redwood Holdings LL C Nakama John A & Kyo	09/04/1998 \$320,000 Nakama John A & Kyo ng A	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250 California Fed'l Bk	12/1991 \$327,000 Chung Seung Sung Bum	Grant Dev Redwood Nakama J Wook &	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y Chung Seung Wook
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Sale Price Price Per Square Feet Document Number Recording Date Sale Date Sale Date Sale Price Nominal Buyer Name Seller Name Document Number	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023 \$1,175,000 Redwood Holdings LL C Nakama John A & Kyo ng A K	09/04/1998 \$320,000 Nakama John A & Kyo ng A California Fedl Bk 1710499	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250 California Fed'l Bk Master Mtg (Te) 492740	12/1991 \$327,000 Chung Seung Sung Bum Siraki Haik Ja 102458	Grant Dev Redwood Nakama J Wook &	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y Chung Seung Wook Chung Jung Lim 102457
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Sale Price Price Per Square Feet Document Number Recording Date Sale Date Sale Date Sale Price Nominal Buyer Name Seller Name Document Number	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023 \$1,175,000 Redwood Holdings LL C Nakama John A & Kyo ng A K 376293	09/04/1998 \$320,000 Nakama John A & Kyo ng A California Fedl Bk	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250 California Fed'l Bk Master Mtg (Te)	12/1991 \$327,000 Chung Seung Sung Bum Siraki Haik Ja	Grant Dev Redwood Nakama J Wook &	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y Chung Seung Wook Chung Jung Lim
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Sale Price Price Per Square Feet Document Number Recording Date Sale Date Sale Date Sale Price Nominal Buyer Name Seller Name Document Number	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023 \$1,175,000 Redwood Holdings LL C Nakama John A & Kyo ng A K 376293	09/04/1998 \$320,000 Nakama John A & Kyo ng A California Fedl Bk 1710499	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250 California Fed'l Bk Master Mtg (Te) 492740	12/1991 \$327,000 Chung Seung Sung Bum Siraki Haik Ja 102458	Grant Dev Redwood Nakama J Wook &	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y Chung Seung Wook Chung Jung Lim 102457
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Price Per Square Feet Document Number Recording Date Sale Date Sale Date Sale Price Nominal Buyer Name Seller Name Document Number Document Type	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023 \$1,175,000 Redwood Holdings LL C Nakama John A & Kyo ng A K 376293	09/04/1998 \$320,000 Nakama John A & Kyo ng A California Fedl Bk 1710499 Grant Deed	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250 California Fed'l Bk Master Mtg (Te) 492740	12/1991 \$327,000 Chung Seung Sung Bum Siraki Haik Ja 102458 Grant Deed	Grant Dev Redwood Nakama J Wook &	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y Chung Seung Wook Chung Jung Lim 102457
MLS Listing Price MLS Orig Listing Price MLS Ource LAST MARKET SALE & S Recording Date Sale Date Price Per Square Feet Document Number Recording Date Sale Price Nominal Buyer Name Seller Name Document Number Document Type Recording Date	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023 \$1,175,000 Redwood Holdings LL C Nakama John A & Kyo ng A K 376293	09/04/1998 \$320,000 Nakama John A & Kyo ng A California Fedl Bk 1710499 Grant Deed	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250 California Fed'l Bk Master Mtg (Te) 492740	12/1991 \$327,000 Chung Seung Sung Bum Siraki Haik Ja 102458	Grant Dev Redwood Nakama J Wook &	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y Chung Seung Wook Chung Jung Lim 102457
MLS Listing Price MLS Orig Listing Price MLS Ource LAST MARKET SALE & S Recording Date Sale Date Price Per Square Feet Document Number Recording Date Sale Price Nominal Buyer Name Seller Name Document Number Document Type Recording Date Sale Date	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023 \$1,175,000 Redwood Holdings LL C Nakama John A & Kyo ng A K 376293	09/04/1998 \$320,000 Nakama John A & Kyo ng A California Fedl Bk 1710499 Grant Deed 10/25/1988 10/1988	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250 California Fed'l Bk Master Mtg (Te) 492740	12/1991 \$327,000 Chung Seung Sung Bum Siraki Haik Ja 102458 Grant Deed 09/14/1984	Grant Dev Redwood Nakama J Wook &	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y Chung Seung Wook Chung Jung Lim 102457
MLS Listing Price MLS Orig Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Document Number Recording Date Sale Date Sale Price Nominal Buyer Name Document Number Document Number Document Type Recording Date Sale Date Sale Date Sale Date	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023 \$1,175,000 Redwood Holdings LL C Nakama John A & Kyo ng A K 376293	09/04/1998 \$320,000 Nakama John A & Kyo ng A California Fedl Bk 1710499 Grant Deed	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250 California Fed'l Bk Master Mtg (Te) 492740	12/1991 \$327,000 Chung Seung Sung Bum Siraki Haik Ja 102458 Grant Deed	Grant Dev Redwood Nakama J Wook &	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y Chung Seung Wook Chung Jung Lim 102457
MLS Listing Price MLS Orig Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Price Per Square Feet Document Number Recording Date Sale Date Sale Price Nominal Buyer Name Document Number Document Type Recording Date Sale Date Sale Date Sale Date Sale Date Sale Date Sale Price Nominal	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023 \$1,175,000 Redwood Holdings LL C Nakama John A & Kyo ng A K 376293	09/04/1998 \$320,000 Nakama John A & Kyo ng A California Fedl Bk 1710499 Grant Deed 10/25/1988 10/1988 \$320,000	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250 California Fed'l Bk Master Mtg (Te) 492740	12/1991 \$327,000 Chung Seung Sung Bum Siraki Haik Ja 102458 Grant Deed 09/14/1984 \$139,500	Grant Der Redwood Nakama J	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y Chung Seung Wook Chung Jung Lim 102457
MLS Listing Price MLS Orig Listing Price MLS Ource LAST MARKET SALE & S Recording Date Sale Date Sale Price Price Per Square Feet Document Number Recording Date Sale Date Sale Price Nominal Buyer Name Document Number Document Type Recording Date Sale Date Sale Date Sale Date Sale Date Sale Date Sale Date Sale Price Nominal Buyer Name	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023 \$1,175,000 Redwood Holdings LL C Nakama John A & Kyo ng A K 376293	09/04/1998 \$320,000 Nakama John A & Kyo ng A California Fedi Bk 1710499 Grant Deed 10/25/1988 10/1988 \$320,000 Siraki Hail & Siva	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250 California Fed'l Bk Master Mtg (Te) 492740	12/1991 \$327,000 Chung Seung Sung Bum Siraki Haik Ja 102458 Grant Deed 09/14/1984 \$139,500 Adji-Artinian	Grant Der Redwood Nakama J Wook & maslani	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y Chung Seung Wook Chung Jung Lim 102457
MLS Listing Price MLS Orig Listing Price MLS Source LAST MARKET SALE & S Recording Date Sale Date Price Per Square Feet Document Number Recording Date Sale Date Sale Date Sale Price Nominal Buyer Name	06/09/2023 05/30/2023 \$1,175,000 \$636.86 <u>376293</u> 06/09/2023 05/30/2023 \$1,175,000 Redwood Holdings LL C Nakama John A & Kyo ng A K 376293	09/04/1998 \$320,000 Nakama John A & Kyo ng A California Fedl Bk 1710499 Grant Deed 10/25/1988 10/1988 \$320,000	\$1,250,000 CRF Sale Type Deed Type Owner Name Seller 03/25/1998 02/23/1998 \$261,250 California Fed'l Bk Master Mtg (Te) 492740	12/1991 \$327,000 Chung Seung Sung Bum Siraki Haik Ja 102458 Grant Deed 09/14/1984 \$139,500	Grant Der Redwood Nakama J Wook & maslani	Holdings LLC John A & Kyong A K 01/17/1992 01/1992 Y Chung Seung Wook Chung Jung Lim 102457

The data within this report is complied by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

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# Quick CMA Report

			Br/Ba	Sqft	LSqft	List Price	Sold Price	\$/Sqft
Total Listings:	28	Maximum:	4/3	2,104	32,648	\$1,850,000	\$1,950,000	\$1,110.48
Total on Market:	0	Minimum:	3/2	1,450	5,431	\$900,000	\$1,056,789	\$612.64
Sold/Exp Ratio:	0.00	Average:	3/2	1,763	9,418	\$1,386,876	\$1,482,950	\$828.62
		Median:	3/2	1,771	8,343	\$1,389,000	\$1,437,500	\$814.97

Address	City	YrBuilt	Sale Type	<b>Contract Date</b>	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
3030 Stevens ST	LACR	1955	STD		3	2	18/18	1,452	6,617	\$687.33	\$998,000
2805 Frances AV	LACR	1960	STD		4	2	24/24	2,073	8,017	\$612.64	\$1,270,000
				Maximum:	4/	2	24	2,073	8,017	\$687.33	\$1,270,000
				Minimum:	3	2	18	1,452	6,617	\$612.64	\$998,000
				Average:	4	2	21	1,763	7,317	\$649.98	\$1,134,000
				Median:	4	2	21	1,763	7,317	\$649.98	\$1,134,000
Pending											
Address	City	YrBuilt	Sale Type	Contract Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
2937 Frances AV	LACR	1966	STD	06/01/2023	4	3	50/169	1,995	7,000	\$626.57	\$1,250,000
2741 Stevens ST	LACR	1954	STD	05/07/2023	3	2	3/3	2,102	8,284	\$796.86	\$1,675,000
				Maximum:	4/	3	169	2,102	8,284	\$796.86	\$1,675,000
				Minimum:	3	2	3	1,995	7,000	\$626.57	\$1,250,000
				Average:	4	3	86	2,049	7,642	\$711.71	\$1,462,500

Closed											
Address	City	YrBuilt	Sale Type	COE Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
3043 Stevens ST	LACR	1955		12/08/2022	3	2	34/34	1,595	10,936	\$662.56	\$1,056,789
3118 El Caminito	LACR	1948	STD	08/25/2022	3	2	31/31	1,450	5,431	\$800.00	\$1,160,000
3150 Stevens ST	LACR	1953	STD	08/19/2022	3	2	24/24	1,628	6,382	\$724.82	\$1,180,000
2943 Los Olivos LN	LACR	1949	STD	05/31/2023	3	2	8/8	1,536	5,923	\$781.25	\$1,200,000
2845 Henrietta AV	LACR	1962	STD	07/19/2022	4	3	4/4	1,593	11,797	\$816.07	\$1,300,000
2840 Henrietta AV	LACR	1937	STD	10/25/2022	3	3	11/11	1,601	7,416	\$813.87	\$1,303,000
2818 Henrietta AV	LACR	1936	STD	06/30/2022	4	3	42/42	1,474	7,529	\$905.70	\$1,335,000
3045 Henrietta AV	LACR	1946		06/17/2022	3	2	15/15	1,977	9,074	\$685.38	\$1,355,000
3249 Alabama ST	LACR	1947	STD	10/05/2022	4	3	8/8	1,544	6,383	\$897.02	\$1,385,000
5219 La Crescenta AV	LACR	1964	STD	04/04/2023	3	2	59/59	1,799	5,911	\$775.43	\$1,395,000
2749 Willowhaven DR	LACR	1967	STD	08/04/2022	3	2	13/13	2,040	10,603	\$697.06	\$1,422,000
3005 Highridge RD	LACR	1951	PRO	12/20/2022	3	2	58/58	1,791	10,611	\$795.64	\$1,425,000
5028 Ramsdell AV	LACR	1957	STD	07/11/2022	3	2	53/53	1,627	6,032	\$891.21	\$1,450,000
2947 Adams ST	LACR	1948	STD	08/30/2022	3	2	40/40	1,752	7,726	\$833.33	\$1,460,000
5217 Pennsylvania AV	LACR	1962	STD	06/23/2022	3	2	8/8	1,474	9,296	\$993.89	\$1,465,000
2702 Brierhaven DR	LACR	1964	STD	01/05/2023	3	2	43/43	1,920	9,666	\$781.25	\$1,500,000
2748 Mountain Pine DR	LACR	1964	STD	09/20/2022	3	2	27/27	1,912	8,402	\$836.30	\$1,599,000
2728 Brookhill ST	LACR	1950	STD	08/18/2022	3	3	3/3	1,925	6,967	\$864.94	\$1,665,000
5049 Parkhaven CR	LACR	1967	STD	06/16/2022	3	2	12/12	1,786	10,280	\$937.85	\$1,675,000
3001 Cloudcrest RD	LACR	1962	STD	01/06/2023	3	3	5/40	1,746	12,086	\$1,002.29	\$1,750,000
5308 Cortolane DR	LACR	1962	STD	02/17/2023	4	2	53/53	1,811	11,479	\$985.64	\$1,785,000
2732 Willowhaven DR	LACR	1965	STD	09/27/2022	4	2	0/0	2,104	32,648	\$879.28	\$1,850,000
5317 Pineridge DR	LACR	1964	STD	08/03/2022	3	2	12/12	1,912	11,580	\$1,006.80	\$1,925,000
2938 Highridge RD	LACR	1952	STD	07/26/2022	3	2	9/9	1,756	9,641	\$1,110.48	\$1,950,000

Residential Quick CMA Page 1 of 2

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	Maximum:	4	3	59	2,104	32,648	\$1,110.48	\$1,950,000
	Minimum:	3	2	0	1,450	5,431	\$662.56	\$1,056,789
	Average:	3	2	25	1,740	9,742	\$853.25	\$1,482,950
	Median:	3	2	20	1,754	9,185	\$834.82	\$1,437,500
Criteria:								

Property Type is 'Residential'

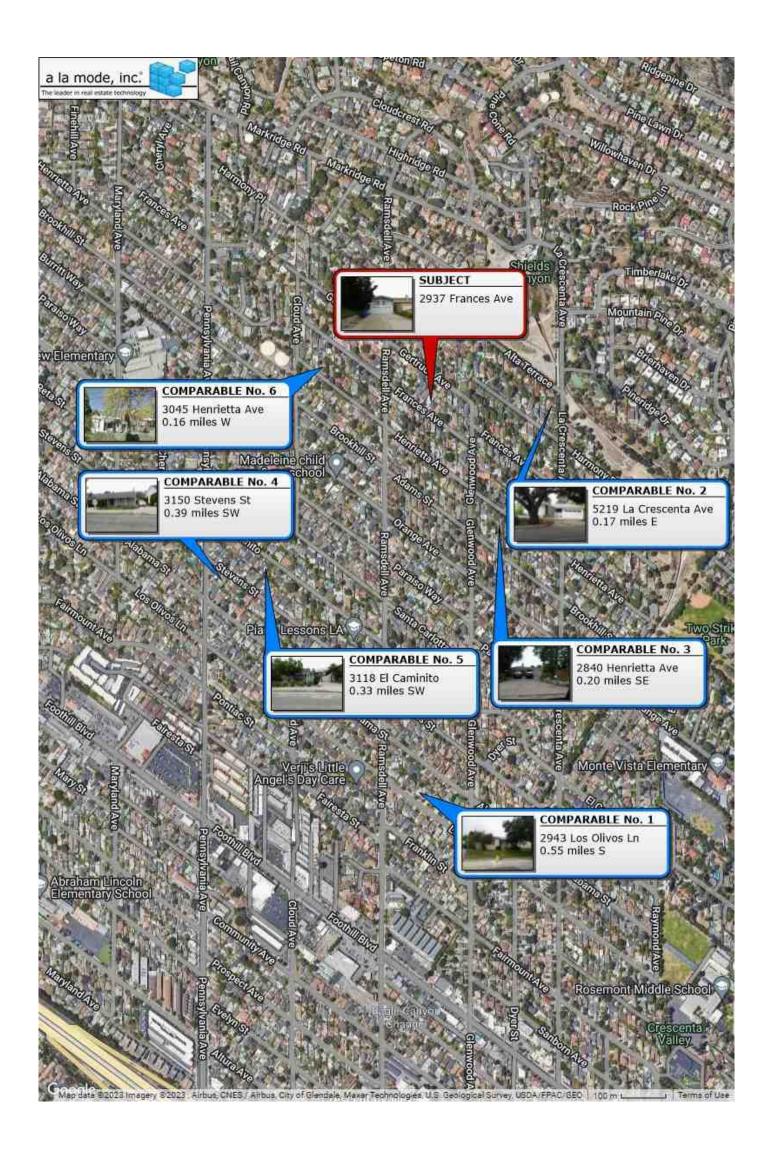
Standard Status is one of 'Active', 'Act Under Contract', 'Pending' Standard Status is 'Closed' Contract Status Change Date is 06/12/2023 to 06/12/2022 Property Sub Type is 'Single Family Residence' Living Area is 1400 to 2200 Latitude, Longitude is around 34.24, -118.24

Residential Quick CMA Page 2 of 2

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### **Location Map**

Borrower	REDWOOD HOLDINGS LLC			
Property Address	2937 Frances Ave			
City	La Crescenta	County LOS ANGELES	State CA	Zip Code 91214-2037
Lender/Client	WEDGEWOOD INC			



### **AERIAL PHOTO**

Borrower	REDWOOD HOLDINGS LLC						
Property Address	2937 Frances Ave						
City	La Crescenta	County LOS ANGELES St	ate	CA	Zip Code	91214-2037	
Lender/Client	WEDGEWOOD INC						

