Borrower	REDWOOD HOLDINGS				File No	2306-03		
Property Address	3837 Olmsted Ave							
City	Los Angeles	County L	OS ANGELES	State	CA	Zip Code	90008-1934	
Lender/Client	WEDGEWOOD INC							

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USPAP ADDENDUM

orrower	REDWOOD HOLDINGS			
roperty Address ity	3837 Olmsted Ave	County	State CA Zip	Code 90008-1934
ender	Los Angeles WEDGEWOOD INC	County Los angeles	State CA ZIP	000c 90008-1934
		ollowing USPAP reporting option:		
Appraisa		This report was prepared in accordance with USPAP Standards F	Rule 2-2(a)	
		This report was prepared in accordance with USPAP Standards F		
nestricte	d Appraisal Report	This report was prepared in accordance with OSPAP Standards P	nule 2-2(b).	
Danasahla	F			
	Exposure Time a reasonable exposure time	e for the subject property at the market value stated in this report is:	THE REASONABLE I	EXPOSURE TIME IS
30 TO 90 DAY	•		THE HEADONABLE I	IN COOKE THE IC
Additional C		a and hallof		
	to the best of my knowledge		oubject of this was an installed to	
		n appraiser or in any other capacity, regarding the property that is the ding acceptance of this assignment.	subject of this report within the	i l
		praiser or in another capacity, regarding the property that is the subje tance of this assignment. Those services are described in the comme		e-year
1 '	ints of fact contained in this re		SIIG DGIUW.	
		lusions are limited only by the reported assumptions and limiting conditions	s and are my personal, impartial,	and unbiased
professional ar	alyses, opinions, and conclus	ions.		
	vise indicated, I have no prese	ent or prospective interest in the property that is the subject of this report a	nd no personal interest with resp	ect to the parties
involved. - I have no bia	s with respect to the property	that is the subject of this report or the parties involved with this assignmen	nt.	
		ot contingent upon developing or reporting predetermined results.	••	
1		nment is not contingent upon the development or reporting of a predeterm		
		ne attainment of a stipulated result, or the occurrence of a subsequent event		
1 -	t the time this report was prep	ere developed, and this report has been prepared, in conformity with the Ur pared	illoriii Standards of Professional	Appraisai Practice that
		personal inspection of the property that is the subject of this report.		
		d significant real property appraisal assistance to the person(s) signing this	s certification (if there are exception	ons, the name of each
individual provi	ding significant real property a	appraisal assistance is stated elsewhere in this report).		
A =				
Additional C	omments			
APPRAISER:	A 1 /	SUPERVISORY APP	RAISER: (only if require	ed)
		16. Valiate	, ,,quii	-
Signature:	(Aux) /,	Signature:		
Name: Joseph	H PBALDINO	Name:		
Date Signed: o	6/06/2023	Date Signed:		
State Certification	#: AR001957	State Certification #:		
or State License a	F	or State License #: State:		
	Certification or License: 02	2/12/2025 Expiration Date of Certification	on or License:	
Effective Date of A		Supervisory Appraiser Inspe	ction of Subject Property:	
		Did Not Exteri	or-only from Street Inter	ior and Exterior

Exterior-Only Inspection Residential Appraisal Report

53852

The purpose of this summary appraisal repo	rt is to provide the lender/client with an	accurate, and adequately supported, op	inion of the market value	of the subject property.
Property Address 3837 Olmsted Ave		City Los Angeles	State CA	Zip Code 90008-1934
Borrower REDWOOD HOLDINGS	Owner of Public Recor	d LARRY R STUBBS	County Los Ai	NGELES
Legal Description TRACT # 11542 LOT 114	4			
Assessor's Parcel # 5033-017-039		Tax Year 2022	R.E. Taxes \$ 8	3,054
Neighborhood Name LIEMERT PARK		Map Reference 673-F-2	Census Tract 2	342.00
Occupant 🔀 Owner 🗌 Tenant 📗 Vaca	ant Special Assessments \$	₿ o □ PU		per year per month
Property Rights Appraised X Fee Simple	Leasehold Other (describe)			
Assignment Type Purchase Transaction	Refinance Transaction Mother	(describe) MARKET VALUE		
Lender/Client WEDGEWOOD INC	***	MANHATTAN BEACH BL, SUITE 100, R	EDONDO BEACH. CA 9027	6
Is the subject property currently offered for sale o				Yes 🗶 No
Report data source(s) used, offering price(s), and	- - (-\	AS NOT BEEN LISTED IN THE PAST 12		
	(,			
I did did not analyze the contract for s	sale for the subject purchase transaction. Expla	in the results of the analysis of the contract	t for sale or why the analysis	was not
performed.			tion date of this time unaryone	
Contract Price \$ Date of Cont	tract Is the property seller	the owner of public record?	No Data Source(s)	
Is there any financial assistance (loan charges, sa		·		Yes No
If Yes, report the total dollar amount and describe		so, oto., to be paid by any party on bonan o	T tilo bollowor.	
in 163, report the total dollar amount and describe	the items to be paid.			
Note: Race and the racial composition of the	neighborhood are not appreciaal factors			
-		it Housing Trands	One Unit User-law	Drocont Land Har 0/
Neighborhood Characteristics		it Housing Trends	One-Unit Housing	Present Land Use %
Location Urban Suburban	Rural Property Values Increasing	· = = ·	PRICE AGE	One-Unit 97 %
Built-Up	Under 25% Demand/Supply Shortage		\$ (000) (yrs)	2-4 Unit 1 %
	Slow Marketing Time Vunder 3 r	mths 3-6 mths Over 6 mths	500 Low 10	Multi-Family 1 %
Neighborhood Boundaries THE SUBJECT	IS LOCATED SOUTH OF OBAMA, EAST OI	F CRENSHAW, WEST OF ARLINGTON	1,900 High 130	Commercial 1 %
& NORTH OF KING BL			900 Pred. 80	Other %
Neighborhood Description The subject is	located in a mature stable area. It is in	n good proximity to many diversified	financial, industrial, se	rvice & movie industry
centers. Neighborhood shows average to				
one mile SOUTH of the 10 fwy. The subje				
Market Conditions (including support for the abov	1 1 1	NANCING IS PREDOMINANT IN THE		IS REGINNING TO
WEAKEN AS INFLATION HAS BEEN INCREA	·			
TO INCREASE RATES BUYER ARE BEGINNI Dimensions 50 x 118	Area 5900 sf	01	View N;	
0 10 7 1 01 10 11	Alta 5900 st	Shape rectangle	VICW N:	Kes:
Specific Zoning Classification LAR1	Zoning Description		,	
Zoning Compliance 🔀 Legal 🗌 Legal None	Zoning Description conforming (Grandfathered Use) No Zor	ning Illegal (describe)		·
	Zoning Description conforming (Grandfathered Use) No Zor	ning Illegal (describe)	Yes No If No, des	·
Zoning Compliance Legal Legal Nonc Is the highest and best use of subject property as	Zoning Description conforming (Grandfathered Use) No Zor improved (or as proposed per plans and speci	ning Illegal (describe) fications) the present use?	Yes No If No, des	cribe
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Zoning Compliance Legal Legal Nonce Is the highest and best use of subject property as Utilities Public Other (describe) Electricity Legal Legal Legal Nonce Is Legal Non	Zoning Description conforming (Grandfathered Use) No Zor improved (or as proposed per plans and speci Public Other (Water	ining Illegal (describe) Illegal (describe) Illegal (describe) Off-site Impr Street ASPI	Yes No If No, des	cribe
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Exterior-Only Inspection Residential Appraisal Report 53852 2306-03

53852

There are 5 comparable	e properties currently	offered for sale in 1	the subject neighborho	ood ranging in price	from \$ 799 000	to \$ 1.50	00,000
			the past twelve mont				,900,000
There are 25 comparable FEATURE			LE SALE # 1		LE SALE # 2		. <u>.900,000 </u>
	SUBJECT	CUMPARAB	LE SALE # I	CUMPARABI	LE SALE # Z	CUMPARABI	LE SALE # 3
Address 3837 Olmsted Ave		3754 Welland Ave		3704 Grayburn Ave		3846 Westside Ave	
Los Angeles, CA 900	008-1934	Los Angeles, CA 90	018-4139	Los Angeles, CA 90	018-4039	Los Angeles, CA 90	008-1937
Proximity to Subject		0.21 miles NE		0.30 miles NW		0.09 miles E	
Sale Price	\$	U.Z.I IIIIES NL	\$ 900 non		\$ 800,000		\$ 825,000
	'	Φ	\$ 900,000				\$ 825,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 804.29 Sq.ft.		\$ 554.40 Sq.ft.		\$ 603.95 Sq.ft.	
Data Source(s)		CRMLSMLS#TR222	38150;DOM 13	CRMLSMLS#DW220	08554;DOM 245	CRMLSMLS#CV221	42332;DOM 151
Verification Source(s)		PARCEL Q#132779	673-F-1	PARCEL Q#218347	673-F-1	PARCEL Q#180470	4 673-F-2
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing	DECOMM HOW		1 () \$ riajaoanione		1 () \$ riajasanishi	+	r () φ ragadanone
ŭ		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;15000	-15,000	Conv;18000	-18,000
Date of Sale/Time		s03/23;c01/23		s04/23;c12/22		s03/23;c12/22	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	T					T	
•	Fee Simple	FEE		FEE		FEE	0
Site	5900 sf	5996 sf	0	5901 sf	0	6002 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;TRADITIONAL	DT1;TRADITIONAL		DT1;TRADITIONAL		DT1;TRADITIONAL	
Quality of Construction		- ´					
	Q4	Q4		Q4		Q4	
Actual Age	83	82	0	83		82	0
Condition	C4	C3	-75,000	C4		C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	5 2 1.0	5 2 1.0		5 3 2.0	-10,000		10.000
							-10,000
Gross Living Area	1,305 \$q.ft.	1,119 Sq.ft.	+14,000	1,443 Sq.ft.	-10,400	1,366 Sq.ft.	-4,600
Basement & Finished	Osf	Osf		Osf		O sf	
Rooms Below Grade							
Functional Utility	AVEDAGE	AVEDAGE		AVEDAGE		AVEDAGE	
•	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	WALL/NONE	FLOOR/NONE	0	WALL/NONE		FAU/CENT	-10,000
Energy Efficient Items	NONE	NONE		NONE		NONE	
Garage/Carport	2gd2dw	2gd2dw		2gd2dw		2gd2dw	
	_						
Porch/Patio/Deck	NONE	ENCLOSED PATIO	-10,000	NONE		OPEN PATIO	-1,000
					•		
Net Adjustment (Total)		_ + 🗶 -	\$ -71,000		\$ -35,400	_ + 🗶 -	\$ -43,600
Adjusted Sale Price		Net Adj. 7.9 %		Net Adj. 4.4 %		Net Adj. 5.3 %	
of Comparables		Gross Adj. 11.0 %		Gross Adj. 4.4 %		Gross Adj. 5.3 %	
			,		Ψ 764,600	u1033 Auj. 5.5 //	5 781,400
I 🗶 did 🗌 did not research t	he sale or transfer histo	ory of the subject prope	erty and comparable sale	es. If not, explain			
My recearch did M did	ant royaal any prior calo	c or transfers of the su	bject property for the th	roo years prior to the of	ffactive data of this appr	raical	
	lot reveal any prior sale	s of transfers of the su	ibject property for the th	ree years prior to the er	nective date of this appl	raisai.	
Data Source(s) PARCEL QUE	ST						
My research did X did i	not reveal any prior sale	s or transfers of the co	mparable sales for the	ear prior to the date of	sale of the comparable	sale.	
2				, от трено не институ			
(/			(1)		form and and the mail and an	l 0)	
Report the results of the research a							
ITEM	SU	JBJECT	COMPARABLE S	ALE #1 (COMPARABLE SALE #2	2 COMPA	RABLE SALE #3
Date of Prior Sale/Transfer							
Price of Prior Sale/Transfer							
Data Source(s)	PARCEL QUEST	r	PARCEL QUEST	PARCE	L QUEST	PARCEL QUE	ST
Effective Date of Data Source(s)	06/05/2023		06/05/2023	06/05/2	2023	06/05/2023	
Analysis of prior sale or transfer hi			-1		TRANSFERRED IN TH	<u> </u>	TUE
		· ·	Julioo Inc	SUBJECT HAS NUT	INANGFENNED IN IN	E PASI 30 WUNINS.	INC
COMPARABLES HAVE TRANSFE	ERRED AS STATED AE	BOVE.					
Summary of Sales Comparison Ap	proach SALE#1	SMALLER THAN TH	HE SUBJECT, BETTE	R CONDITION, HAS	ENCLOSED PATIO. S	ALE#2 LARGER THA	IN THE SUBJECT,
MORE BATHS, SALE#3 LARGI			•		R COMPARABLE SEA		•
THE NEIGHBORHOOD 1000 TO) 1500 SQ FT ADJUS	STMENTS ARE DERIV	VED FROM THE MAR	KET WITH PAIRED S	SALES ANALYSIS. \$7	5 PER SQ FT FOR L	IVING AREA,
\$75,000 CONDITION, \$10,0	00 BATH \$10,000 C	ENTRAL HEAT & A/C	C 10,				
SALE#2 MOST RECENT #1 &	#3 ALMOST AS RECI	ENT & SALE#3 MOS	T SIMILAR IN SIZE A	RE GIVEN THE MOST	WEIGHT		
Indicated Value by Sales Comparis	on Approach \$ 70	00,000					
			Cook Americanh /if day	alamad) &	Income Ann	waaah /if dayalamad\ (
Indicated Value by: Sales Comp	arison Approach \$	790,000	Cost Approach (if dev	elopea) \$ 820,000	o income App	proach (if developed) \$)
THE MARKET APPROACH BEST	REFLECTS THE VAL	UE OF THIS TYPE OF	PROPERTY. THE CO	ST APPROACH IS ME	RELY SUPPORTIVE.	THE INCOME APPRO	ACH IS N/A DUE TO
							1011 10 11/11 202 10
THE LACK OF RENTAL DATA OF	HOMES IN THE AKE	EA.					
This appraisal is made 🔀 "as i	s", ubject to	completion per plans	and specifications o	n the basis of a hyp	pothetical condition the	at the improvements	have been
			•		airs or alterations have	•	
					and or antorations mar		
				nov door not require	alteration or repair:		
Tollowing required inspection bas			ne condition or deficie	ncy does not require	alteration or repair:	N/A	
	sed on the extraordina	ry assumption that th	ne condition or deficie	,	•	•	
	sed on the extraordina	ry assumption that th	ne condition or deficie	,	•	•	ions and limiting
Based on a visual inspection conditions, and appraiser's c	sed on the extraordina	ry assumption that th	ne condition or deficie	,	•	•	ions and limiting

Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

53852 File# 2306-03

THE INTENDED USER OF THIS APPRAISAL IS THE LENDER/CLIENT. THE INTENDED USE	R IS TO EVALUATE THE PROPERT	TY THAT IS TH	E SUBJECT OF T	HIS APPRAISA	AL FOR A
MORTGAGE FINANCE TRANSACTION SUBJECT TO THE STATED SCOPE OF WORK, PURP	OSE OF THE APPRAISAL , REPOI	RTING REQUIR	EMENTS OF THIS	S APPRAISAL I	REPORT
FORM & DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDEN	TIFIED BY THE APPRAISER.				
THE EFFECTIVE AGE IS LOWER THAN THE ACTUAL AGE DUE TO ROUTINE MAINTENANCE	E & UPKEEP PROLONGING THE	ESTIMATED R	EMAINING ECON	OMIC LIFE.	
The address reported on the appraisal form is according to US Postal Service records	as required by HAD format. Th	so titlo compo	ny ronarte the ei	ty or county o	ddroce
and the title report may or may not match to USPS records?.	as required by UAD Torillat. Th	ie title compa	ny reports the ci	ty or county a	iuuress
and the thie report may or may not mater to our o records:.					
I have performed no services, as an appraiser or in any other capacity, regarding the	property that is the subject of	this report wit	thin the three-ve	ar period imm	ediately
preceding acceptance of this assignment.	, , , , , , , , , , , , , , , , , , ,		,		
COST APPROACH TO VALUE	: (not required by Fannie Mae)				
COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculation	•				
	ns.	RATIO OF LAI	ND TO IMPROVE	MENTS IS TYPI	ICAL FOR
Provide adequate information for the lender/client to replicate the below cost figures and calculation	ns.	RATIO OF LAI	ND TO IMPROVEN	MENTS IS TYPI	ICAL FOR
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Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report Fil

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

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 user, 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.

manufactured home or a unit in a condominium or cooperative project.

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.

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Exterior-Only Inspection Residential Appraisal Report 53852

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.

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Exterior-Only Inspection Residential Appraisal Report Fi

- 53852 File # 2306-0
- 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 / / / / / / / / / / / / / / / / / / /	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Joseph /P BALDINO	Name
Company Name REAL ESTATE APPRAISER	Company Name
Company Address 3101 MESA VERDE DR	Company Address
BURBANK, CA 91504	
Telephone Number (818) 768-6147	Telephone Number
Email Address Joeappraiser11@AOL.COM	Email Address
Date of Signature and Report 06/06/2023	Date of Signature
Effective Date of Appraisal 06/05/2023	State Certification #
State Certification # AR001957	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State ca	
Expiration Date of Certification or License 02/12/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED 3837 Olmsted Ave Los Angeles, CA 90008-1934	 □ Did not inspect exterior of subject property □ Did inspect exterior of subject property from street □ Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 790,000	COMPADADA CALEC
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name wedgewood inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach BL, Suite 100, REDONDO	Date of Inspection
BEACH, CA 90276	
Email Address	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 6 of 6

Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 53852 File # 2306-03

FEATURE		SUBJECT		COMP	ARABI	LE SALE # 4	1		<u>CO</u>	MPARABI	LE SALI	# 5		COM	PARABL	LE SALE # 6
Address 3837 Olmsted Ave				Velland						side Ave						
Los Angeles, CA 900	008-19	134				018-4139				s, CA 90	018-4 ⁻	142				
Proximity to Subject Sale Price	\$		0.20 m	iles NE		\$	860,000		7 miles	NE	\$	007.000				\$
Sale Price/Gross Liv. Area	\$	sq.ft.	\$	601.40	sa.ft.	_	860,000	\$	600	. 20 sq.ft.	_	887,000	\$		sq.ft.	Ψ
Data Source(s)	<u> </u>	54				61 ;DOM	33	-				;DOM 46	<u> </u>			
Verification Source(s)						6 673-F-1				¥117131						
VALUE ADJUSTMENTS	DE	ESCRIPTION	DES	CRIPTIO	N	+(-) \$ Ad	justment		DESCRIP	PION	+(-)	\$ Adjustment	DI	ESCRIPT	ION	+(-) \$ Adjustment
Sales or Financing			ArmLth	i				Arm	ıLth							
Concessions			Conv;0						ıv;8000			-8,000				
Date of Sale/Time				;c11/22	<u>:</u>		-25,800			/22	-	-26,600	-			
Location Leasehold/Fee Simple	N;Res		N;Res;					N;R					_			
Site	5900	Simple	FEE 5995 s					FEE 621	: 3 sf			0				
View	N;Res		N;Res;					N;R								
Design (Style)		-	DT1;TR		NAL				I;TRADI	TIONAL						
Quality of Construction	Q4		Q4					Q4								
Actual Age	83		83					83								
Condition	C4		C4					C4		T			<u> </u>	T	T	
Above Grade Room Count		Bdrms. Baths			Baths			Tota						Bdrms.	Baths	
Gross Living Area	5	2 1.0 1,305 Sq.ft.	5	1,430	1.1		-5,000 -9,400			2.0 56 Sq.ft.		-10,000 -11,300			sq.ft.	
Basement & Finished	Osf	1,305 34.11.	Osf	1,430	oq.ii.		-9,400	Osf		30 34.11.		-11,300			34.11.	
Rooms Below Grade	031		031					031								
Functional Utility	AVER	AGE	AVERA	GE				AVE	RAGE							
Heating/Cooling	WALL	./NONE	WALL/N	NONE					J/CENT			-10,000				
Energy Efficient Items	NONE	<u> </u>	NONE					NON	1E							
Garage/Carport	2gd2d	dw	2gd2dv	N				2ga	4dw			0				
Porch/Patio/Deck	NONE	<u> </u>	NONE					CO/	VERED P	OITA		-5,000				
													_			
Net Adjustment (Total)				+ 🗶	.	\$	-40,200	<u> </u>	+	X -	\$	-70,900		1+ [٦.	\$
Adjusted Sale Price			Net Adj.		4.7 %	,		Net		8.0 %		-10,300	Net A		%	
of Comparables			Gross A		4.7 %	\$	819,800	Gros	ss Adj.	8.0 %		816,100	Gross	Adj.	%	\$
Report the results of the research a	and ana			transfer l	history											
ITEM		SL	JBJECT		\dashv	COMPA	ARABLE SA	LE #	4	C	OMPAR	ABLE SALE #	5	(OMPAR	ABLE SALE # 6
Date of Prior Sale/Transfer					_											
Price of Prior Sale/Transfer Data Source(s)										+				+		
Data Source(s) Effective Date of Data Source(s)		PARCEL QUEST 06/05/2023				<u>PARCEL QU</u> 06/05/2023				06/05/	EL QUE	ST		+		
Analysis of prior sale or transfer hi			perty and	d compar				SE S	ALES H			RED AS STATE	D ABO	VE		
			,													
A l i - /O l -																
Analysis/Comments SALE#4	LARG	ER THAN THE	SUBJE	CT. SAL	.E#5	LARGER T	HAN THE	SUB	JECT N	IORE BA	ATHS	CENTRAL H	EAT 8	k A/C		

Market Conditions Addendum to the Appraisal Report

53852

File No. 2306-03

The purpose of this addendum is to provide the lender/cl				prevalent in the s	ubject			
neighborhood. This is a required addendum for all apprair Property Address 3837 Olmsted Ave	isal reports with an effectiv	e date on or after April 1, 2/ City Los Angele		State CA	711	P Code 900 0	10	24
Borrower REDWOOD HOLDINGS		Only Los Angele	S	Olalo CA	LII	i oodt goot	18-19	134
Instructions: The appraiser must use the information req	juired on this form as the b	pasis for his/her conclusion	s, and must provide support	for those conclu	sions, i	regarding		
housing trends and overall market conditions as reported	d in the Neighborhood sect	ion of the appraisal report f	orm. The appraiser must fill i	in all the informa	tion to	the extent		
it is available and reliable and must provide analysis as ir								
explanation. It is recognized that not all data sources will								
in the analysis. If data sources provide the required inform	-	• • • • • • • • • • • • • • • • • • • •	•	-	-			
average. Sales and listings must be properties that comp subject property. The appraiser must explain any anomal				ed by a prospect	ive buy	er of the		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Οv	verall Trend		
Total # of Comparable Sales (Settled)	12	6	7	Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	2.00	2.00	2.33	Increasing		Stable		Declining
Total # of Comparable Active Listings	5	2	5	Declining		Stable	XI	ncreasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.5	1.0	2.1	Declining		Stable	X	ncreasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	<u> </u>		verall Trend	54 -	
Median Comparable Sale Price	942500	873500	680,000	Increasing		Stable		Declining
Median Comparable Sales Days on Market Median Comparable List Price	14	40	50	Declining Increasing		Stable Stable	1	ncreasing Declining
Median Comparable Listings Days on Market	820000 230	809,500 262	824,990 33	➤ Declining		Stable		ncreasing
Median Sale Price as % of List Price	98	100	93	Increasing	X	Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance p				Declining		Stable		ncreasing
Explain in detail the seller concessions trends for the pas	st 12 months (e.g., seller c	ontributions increased from	3% to 5%, increasing use o	f buydowns, clo	ing co	sts, condo		
fees, options, etc.). CONCESSIONS HAVE BEEN	MINIMAL IN THE PAST	YEAR & HAVE NOT CH	ANGED MUCH. BUYERS V	VANT A LOWER	PRIC	E RATHER T	HAN	ANY
CONCESSIONS. CONCESSIONS ARE MORE PREVA	LENT IN THE LOWER PE	RICE RANGES.						
Are foreclosure sales (REO sales) a factor in the market?	? Yes 🗶 No	o If yes, explain (includ	ling the trends in listings and	sales of foreclos	ed pro	perties).		
FORECLOSURE & REO SALES ARE NOT A FACTOR			BER OF DEFAULTS HAS B	EEN INCREASI	NG IN	THE LAST F	EW	
MONTHS WITH THE INCREASING INTEREST RATE	s							
Cite data sources for above information Course	OL AW							
Cite data sources for above information. CRMLS	-CLAW							
Cite data sources for above information. CRMLS	-CLAW							
Summarize the above information as support for your co	nclusions in the Neighborh					n, such as		
Cilina	nclusions in the Neighborh					ı, such as		
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdrav THE OVERALL TRENDS REPORTED ON THE INVENT	onclusions in the Neighborh wn listings, to formulate yo FORY ANALYSIS GRID &	ur conclusions, provide bot Average Sale & List	th an explanation and suppor	t for your conclu Ratio Grids	sions. Indica	ATE A STAB		
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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.

or any other third party	ee, director, officer, or agent of acting as joint venture partner, behalf of wedgew	independent contractor,	appraisal management	
company, or partner on behalf of <u>wedgewood INC</u> , influenced, or attempte to influence the development, reporting, result, or review of my appraisal through coercion, extortion collusion, compensation, inducement, intimidation, bribery, or in any other manner.				
•	Clear Capital	•		
	avior in our business relationship		artiolpatod in any or the	
1) Withholding or th	reatening to withhold timely payr	ment or partial payment	for an appraisal report;	
2) Withholding or th	preatening to withhold future bus	siness with me or dem	oting or terminating or	

- threatening to demote or terminate me;
- 3) 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.

1 A P Balatia		
Mull I, Tours	06/06/2023	
Signature 7	Date	
JOSEPH P BALDINO	AR001957	
Appraiser's Name	State License or Certification #	
IFA	02/12/2025	CA
State Title or Designation	Expiration Date of License or Certification	State

3837 Olmsted Ave, Los Angeles, CA 90008-1934

Address of Property Appraised

Supplemental Addendum

File No.	2306-03

Borrower	REDWOOD HOLDINGS					
Property Address	3837 Olmsted Ave					
City	Los Angeles	County Los ange	LES State	CA	Zip Code	90008-1934
Lender/Client	WEDGEWOOD INC					

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

• Exterior-Only: Neighborhood - Description

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 close to major traffic arteries on Washington & Venice. The subject is less than one mile north of the 10 fwy. The subject is located within 20 minutes from major retail, entertainment and employment opportunities in Culver City, West Hollywood and Century City. The subject is 20 minutes from downtown Los Angeles.

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.

THE APPRAISER ADJUSTED FOR DISSIMILARITIES BETWEEN THE SUBJECT & COMPARABLES ACCORDING TO THE MARKET REACTION. THEREFORE DISSIMILARITIES THAT HAVE A 0 INDICATED IN THE ADJUSTMENT COLUMN MEANS THE APPRAISER HAS ACKNOWLEDGED THE DIFFERENCE, HOW EVER THE MARKET DOES NOT SUPPORT ANY ADJUSTMENT

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.

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

THE APPRAISER'S OFFICE IS WITHIN 25 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.

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 HAS ATTEMPTED TO MEET LENDER GUIDELINES FOR ADJUSTED RANGE OF COMP VALUE OF LESS THAN 20% OF THE FINAL VALUE OF THE SUBJECT. DUE TO THE LACK OF SUITABLE COMPS CAUSED BY THE SLOWING REAL ESTATE MARKET THE OVERALL RANGE OF ADJUSTED COMPS IS WIDER THAT DESIRED THE SEARCH AREA WAS WIDENED TO 3 MILES & GONE BACK 18 MONTHS TO FIND SUITABLE SALES WITHIN THE GUIDELINES BUT WAS UNABLE TO DO SO. WE HAVE PROVIDED THE BEST COMPS AVAILABLE FOR THIS SUBJECT MAKING THE RANGE OF VALUE UNAVOIDABLE

HIGHEST & BEST USE WAS DETERMINED AS IMPROVED BASED ON ITS CURRENT USE BEING LEGALLY PERMISSIBLE. PHYSICALLY POSSIBLE FINANCIALLY FEASIBLE & MOST PROFITABLE

ALL SALES ARE WITHIN THE NEIGHBORHOOD BOUNDARIES SOME SALES ARE FOUND ACROSS MAJOR ROADWAYS & THEY ARE STILL CONSIDERED IN THE SAME AREA OR COMPETING AREA ACROSS ADAMS IS STILL A SIMILAR AREA. RELATIONSHIP TO PREDOMINANT VALUE HAS NO RELATION TO MARKETABILITY. THE MOST IMPORTANT FACTOR IS THE CONDITION & THEN SIZE OF THE PROPERTY NO MATTER HOW DIFFERENT IT IS FROM THE PREDOMINANT.

Subject Photo Page

Borrower	REDWOOD HOLDINGS			•	
Property Address	3837 Olmsted Ave				
City	Los Angeles	County Los angeles	State ca	Zip Code	90008-1934
Lender/Client	WEDGEWOOD INC				



Subject Front

3837 Olmsted Ave

Sales Price

Gross Living Area 1,305 Total Rooms Total Bedrooms Total Bathrooms 1.0 Location N;Res; View N;Res; Site 5900 sf Quality Q4 Age 83



Subject Rear



Subject Street

Comparable Photo Page

Borrower	REDWOOD HOLDINGS			
Property Address	3837 Olmsted Ave			·
City	Los Angeles	County Los Angeles	State CA	Zip Code 90008-1934
Lender/Client	WEDGEWOOD INC			



Comparable 1

3754 Welland Ave

Prox. to Subject 0.21 miles NE Sale Price 900,000 Gross Living Area 1,119 Total Rooms Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; View N;Res; Site 5996 sf Quality Q4 Age 82



Comparable 2

3704 Grayburn Ave

Prox. to Subject 0.30 miles NW Sale Price 800,000 Gross Living Area 1,443 Total Rooms 5 Total Bedrooms **Total Bathrooms** 2.0 Location N;Res; View N;Res; Site 5901 sf Quality Q4 Age 83



Comparable 3

3846 Westside Ave

Prox. to Subject 0.09 miles E Sale Price 825,000 Gross Living Area 1,366 Total Rooms Total Bedrooms 3 **Total Bathrooms** 2.0 Location N;Res; View N;Res; Site 6002 sf Quality Q4 Age 82

Comparable Photo Page

Borrower	REDWOOD HOLDINGS			
Property Address	3837 Olmsted Ave			·
City	Los Angeles	County Los Angeles	State CA	Zip Code 90008-1934
Lender/Client	WEDGEWOOD INC			



Comparable 4

3758 Welland Ave

Prox. to Subject 0.20 miles NE Sale Price 860,000 Gross Living Area 1,430 Total Rooms Total Bedrooms 2 Total Bathrooms 1.1 Location N;Res; View N;Res; Site 5995 sf Quality Q4 Age 83



SALE#5

3729 Westside Ave

Prox. to Subject 0.17 miles NE Sale Price 887,000 Gross Living Area 1,456 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 6213 sf Quality Q4 Age 83

SALE 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

53852 File No. **2306-03**

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.

C3

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

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

C/

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

Q-

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.

00

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.

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.

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 ungrades.

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

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Α	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk AdjPwr	Adjacent to Park	Location
ArmLth	Adjacent to Power Lines Arms Length Sale	Location Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash Commercial Influence	Sale or Financing Concessions Location
Comm	Conventional	Sale or Financing Concessions
Ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway Series Pote	Garage/Carport
e Fototo	Expiration Date	Date of Sale/Time
Estate FHA	Estate Sale Federal Housing Authority	Sale or Financing Concessions Sale or Financing Concessions
	Garage	Garage/Carport
g ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR Mtn	Mid-rise Mountain View	Design (Style) View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res RH	Residential USDA - Rural Housing	Location & View Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	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
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
Woods	Walk Out Basement	Basement & Finished Rooms Below Grade View
Woods Wtr	Woods View Water View	View
WtrFr	Water Frontage	Location
Wu	Walk Up Basement	Basement & Finished Rooms Below Grade
- · · ·		



BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE

Business, Consumer Services & Housing Agency

Joseph P. Baldino

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

"Certified Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and

Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER:

AR 001957

Effective Date:
Date Expires:

February 13, 2023 February 12, 2025

Loretta Dillon, Deputy Bureau Chief, BREA





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

Date Issued	Policy Number	Previous 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 REPORTED 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: A. \$1,000,000 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/LIA021 (10/14) LIA143 (10/14)	14) LIA012 (12/14) LIA018 (10/14)
This Declarations Page, together with the completed and signed Policy the Policy shall constitute the contract between the Named Insured and	
02/22/2023	(K 1.) .e
Date By	Authorized Signature
LIA-001 (12/14)	Aspen American Insurance Company

PUBLIC RECORDS

6/5/23, 6:43 AM Property Detail Printout



County Last Updated: 05/24/2023

Property Location

Address: 3837 OLMSTED AVE City: LOS ANGELES Zip: 90008-

APN#: 5033-017-039

Use Code: Single Family Residence

County: Los Angeles

 Tract:
 11542
 Census Tract:
 2342.00
 Zone:
 LAR1

 Map Page/Grid:
 673/ F2
 Legal Desc:
 TRACT # 11542 LOT 114

Total Assessed Value: 663,313 Tax Amount: 8,053.51

Percent Improvement: 0.19 Tax Year / Assessor Year: 2022 / 2022

Current Owner Information

Current Owner: STUBBS, LARRY R Owner Address: 3837 OLMSTED AVE

City, State, Zip: LOS ANGELES, CA, 90008-1934 Owner Occupied: Yes

 Last Transaction:
 06/25/2007
 Deed Type:
 deed of trust

 Amount:
 478,180
 Document:
 0001522120

Last Sale Information

Transferred From: GENTRY,CAROLE J Seller Address:

Recording / Sale Date: 06/09/2005 / 05/06/2005

Prior Recording / Sale Date:

Most Recent Sale Price: 505,000 Prior Sale Price:

Document Number: 0001347838 Prior Document No.:

Document Type: grant deed/deed of trust Prior Document Type:

Lender Information

Lender: WMC MORTGAGE CORP Full/Partial:

Loan Amount / 2nd Trust
Deed: 404,000 / 50,500
Loan Type: conventional variable

Physical Information

 Building Area:
 1,305
 # of Bedrooms:
 2
 Lot Size Sqft / Acreage:
 6,017 / Acreage:
 0.14

 Additional:
 0
 # of Bathrooms:
 1.00
 Year Built / Effective:
 1940 / 0

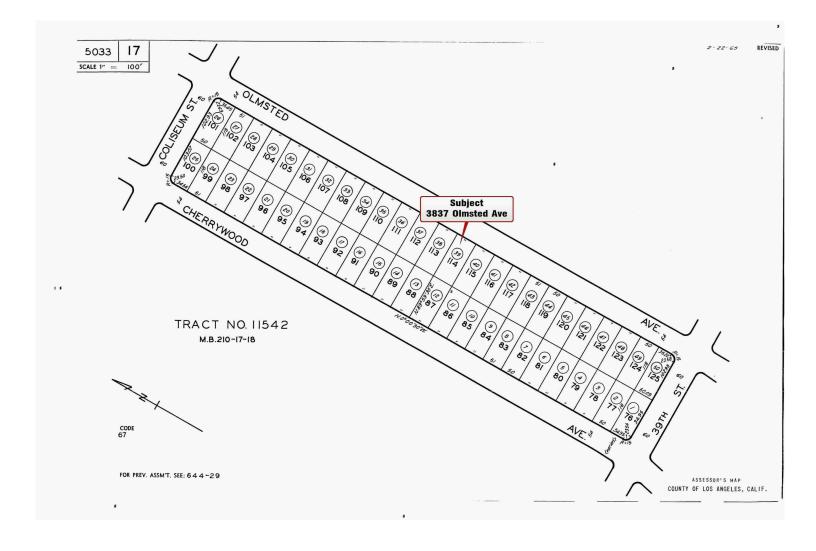
 Garage:
 0
 # of Stories:
 1
 Heating:
 Floor/Wall

First Floor: 0 Total Rooms: 6 Cooling:
Second Floor: 0 #of Units: 0 Roof Type:
Third Floor: 0 Garage/Carport: Garage Construction/Quality: / 0
Basement Finished: 0 Fireplaces: 0 Building Shape:
Basement Unfinished: 0 Pool/Spa: View:

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https://www.parcelquestappraise.com/Search/Property_Detail_Report.aspx?PID=31562084&FIPS=06037

PLAT MAP



CMA - Page 1

				Br/Ba	1	Sqft	LSqft	List Price	s	old Price	\$/Sqft
Total Listings: 30 Total on Market: 4 Sold/Exp Ratio: 0.00			Maximui Minimun Average Median:	n: 2/1		1,496 1,054 1,319 1,326	6,501 4,150 5,594 5,692	\$1,219,000 \$500,000 \$890,336 \$850,000		1,200,000 \$510,000 \$874,672 \$860,000	\$910.47 \$382.31 \$668.40 \$668.06
Active											
Address	City	YrBuilt	Sale Type	List Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Pric
3871 Cimarron ST	LA	1922	STD	10/03/2022	3	3	230/230	1,136	4,932	\$703.35	\$799,0
3963 3Rd AV	LA	1913	STD	08/09/2022	2	1	293/293	1,296	5,200	\$632.72	\$820,0
3941 S Van Ness AV	LA	1922	STD	05/30/2023	2	1	6/6	1,400	5,529	\$589.28	\$824,9
1864 W 38Th ST	LA	1921	STD	05/11/2023	3	1	25/25	1,250	5,162	\$679.20	\$849,0
				Maximum:	3/	3	293	1,400	5,529	\$703.35	\$849,0
				Minimum:	2	1	6	1,136	4,932	\$589.28	\$799,0
				Average:	3	2	139	1,271	5,206	\$651.13	\$823,2
				Median:	3	1	128	1,273	5,181	\$655.96	\$822,4
Active Under Contract											
Address	City	YrBuilt	Sale Type	Contract Date	Br	Bath	СДОМ	Sqft	LSqft	\$/Sqft	Pri
3807 Olmsted AV	LA	1941	STD	06/01/2023	3	2	33/33	1,423	6,018	\$856.64	\$1,219,0
				Maximum:	3/	2	33	1,423	6,018	\$856.64	\$1,219,0
				Minimum:	3	2	33	1,423	6,018	\$856.64	\$1,219,0
				Average:	3	2	33	1,423	6,018	\$856.64	\$1,219,0
Closed Address	City	YrBuilt	Sale Type	COE Date	Br	Bath	СДОМ	Sqft	LSqft	\$/Sqft	Pri
1860 Middleton PL	LA	1921	NOD, PRO	05/10/2023	3	1	53/53	1,334	5,160	\$382.31	\$510,0
1000 Filadictor L				04/20/2022	2	1	41/160			#EDE 13	
3968 3Rd AV	LA	1923	STD	04/28/2023	2	+	41/100	1,196	5,336	\$535.12	\$640,0
	LA LA	1923 1921	STD STD	04/28/2023	3	1	6/6	1,196 1,191	5,336 5,160	\$555.12 \$554.16	\$640,0 \$660,0
3968 3Rd AV		1921 1913	STD STD	04/14/2023 06/09/2022			11 11 11 11 11 11	1,191 1,376			
3968 3Rd AV 1817 W 38Th ST	LA LA LA	1921 1913 1925	STD STD STD	04/14/2023	3	1	6/6	1,191	5,160	\$554.16	\$660,0 \$675,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King	LA LA	1921 1913	STD STD	04/14/2023 06/09/2022	3	1 2	6/6 0/0	1,191 1,376	5,160 5,473	\$554.16 \$490.55	\$660,0 \$675,0 \$680,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV	LA LA LA LA	1921 1913 1925 1922 1940	STD STD STD STD NOD	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023	3 2 3 3	1 2 1 2 2	6/6 0/0 173/173 26/100 245/245	1,191 1,376 1,054 1,066 1,443	5,160 5,473 5,310 5,147 5,901	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST	LA LA LA LA LA	1921 1913 1925 1922 1940 1921	STD STD STD STD NOD STD	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022	3 2 3 3 3	1 2 1 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14	1,191 1,376 1,054 1,066 1,443 1,222	5,160 5,473 5,310 5,147 5,901 5,160	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$820,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV	LA LA LA LA LA LA	1921 1913 1925 1922 1940 1921 1941	STD STD STD STD NOD	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023	3 2 3 3 3 2	1 2 1 2 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146	1,191 1,376 1,054 1,066 1,443 1,222 1,491	5,160 5,473 5,310 5,147 5,901 5,160 6,083	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$820,0 \$825,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 3846 Westside AV	LA LA LA LA LA LA LA	1921 1913 1925 1922 1940 1921 1941	STD STD STD STD NOD STD STD	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023	3 2 3 3 3 2 3	1 2 1 2 2 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$820,0 \$825,0 \$825,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 3846 Westside AV 4115 4Th AV	LA LA LA LA LA LA LA LA	1921 1913 1925 1922 1940 1921 1941 1941 1936	STD STD STD STD NOD STD STD STD	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023 04/05/2023	3 2 3 3 3 2 3 3	1 2 1 2 2 2 2 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151 50/50	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366 1,400	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002 4,150	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95 \$592.86	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$820,0 \$825,0 \$825,0 \$830,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 3846 Westside AV 4115 4Th AV 3785 Welland AV		1921 1913 1925 1922 1940 1921 1941 1941 1936 1940	STD STD STD STD NOD STD STD STD STD	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023 04/05/2023 11/08/2022	3 2 3 3 3 2 3 3 2	1 2 1 2 2 2 2 2 2 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151 50/50 65/65	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366 1,400 1,263	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002 4,150 6,001	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95 \$592.86 \$665.08	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$825,0 \$825,0 \$830,0 \$840,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 3846 Westside AV 4115 4Th AV 3785 Welland AV		1921 1913 1925 1922 1940 1921 1941 1941 1936 1940	STD STD STD NOD STD STD STD STD STD STD STD	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023 04/05/2023 11/08/2022 12/28/2022	3 2 3 3 3 2 3 2 2	1 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151 50/50 65/65 33/33	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366 1,400 1,263 1,430	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002 4,150 6,001 5,995	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95 \$592.86 \$665.08 \$601.40	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$825,0 \$825,0 \$830,0 \$840,0 \$860,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 3846 Westside AV 4115 4Th AV 3785 Welland AV 3758 Welland AV 3729 Westside AV	LA LA LA LA LA LA LA LA LA	1921 1913 1925 1922 1940 1921 1941 1941 1936 1940 1940	STD STD STD NOD STD STD STD STD STD STD STD STD STD	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023 04/05/2023 11/08/2022 12/28/2022 12/15/2022	3 3 3 3 3 2 3 3 2 2 3	1 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151 50/50 65/65 33/33 46/58	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366 1,400 1,263 1,430 1,456	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002 4,150 6,001 5,995 6,213	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95 \$592.86 \$665.08 \$601.40 \$609.20	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$825,0 \$825,0 \$830,0 \$840,0 \$860,0 \$887,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 3846 Westside AV 4115 4Th AV 3785 Welland AV 3758 Welland AV 3759 Westside AV 3830 Edgehill DR		1921 1913 1925 1922 1940 1921 1941 1941 1940 1940 1940	STD STD STD NOD STD STD STD STD STD STD STD	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023 04/05/2023 11/08/2022 12/28/2022 12/15/2022 10/12/2022	3 3 2 3 3 3 2 3 3 2 2 3 2 2 3	1 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151 50/50 65/65 33/33 46/58 1/1	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366 1,400 1,263 1,430 1,456 1,275	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002 4,150 6,001 5,995 6,213 5,854	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95 \$592.86 \$665.08 \$601.40 \$609.20 \$705.88	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$825,0 \$825,0 \$830,0 \$840,0 \$860,0 \$900,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 4115 4Th AV 3785 Welland AV 3758 Welland AV 3759 Westside AV 3830 Edgehill DR 3754 Welland AV		1921 1913 1925 1922 1940 1921 1941 1941 1940 1940 1940 1941	STD STD STD NOD STD STD STD STD STD STD STD STD STD ST	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023 04/05/2023 11/08/2022 12/28/2022 12/15/2022 10/12/2022 03/02/2023	3 3 2 3 3 2 3 3 2 2 2 3 2 2 2 2	1 2 1 2 2 2 2 2 2 2 2 2 1 1 1	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151 50/50 65/65 33/33 46/58 1/1 13/13	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366 1,400 1,263 1,430 1,456 1,275 1,119	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002 4,150 6,001 5,995 6,213 5,854 5,996	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95 \$592.86 \$665.08 \$601.40 \$609.20 \$705.88 \$804.29	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$820,0 \$825,0 \$830,0 \$840,0 \$860,0 \$900,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 4115 4Th AV 3785 Welland AV 3758 Welland AV 3759 Westside AV 3830 Edgehill DR 3754 Welland AV 3933 Mcclung DR		1921 1913 1925 1922 1940 1921 1941 1941 1940 1940 1940 1941 1941	STD STD STD NOD STD STD STD STD STD STD STD STD STD ST	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023 04/05/2023 11/08/2022 12/28/2022 12/15/2022 10/12/2022 03/02/2023 08/12/2022	3 2 3 3 3 2 3 3 2 2 2 3 2 2 2 2 2	1 2 1 2 2 2 2 2 2 2 2 1 1 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151 50/50 65/65 33/33 46/58 1/1 13/13 14/14	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366 1,400 1,263 1,430 1,456 1,275 1,119 1,253	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002 4,150 6,001 5,995 6,213 5,854 5,996 5,408	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95 \$592.86 \$665.08 \$601.40 \$609.20 \$705.88 \$804.29 \$722.27	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$825,0 \$825,0 \$830,0 \$840,0 \$860,0 \$900,0 \$905,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 3846 Westside AV 4115 4Th AV 3785 Welland AV 3758 Welland AV 3759 Westside AV 3830 Edgehill DR 3754 Welland AV 3933 Mcclung DR 3762 Hepburn AV	LA L	1921 1913 1925 1922 1940 1921 1941 1941 1940 1940 1940 1941 1941 194	STD STD STD NOD STD STD STD STD STD STD STD STD STD ST	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023 04/05/2023 11/08/2022 12/28/2022 12/15/2022 10/12/2022 03/02/2023 08/12/2022 05/31/2023	3 2 3 3 3 2 3 3 2 2 2 3 2 2 2 3 2 2 3	1 2 1 2 2 2 2 2 2 2 2 1 1 2 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151 50/50 65/65 33/33 46/58 1/1 13/13 14/14 13/13	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366 1,400 1,263 1,430 1,456 1,275 1,119 1,253 1,496	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002 4,150 6,001 5,995 6,213 5,854 5,996 5,408 6,000	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95 \$592.86 \$665.08 \$601.40 \$609.20 \$705.88 \$804.29 \$722.27 \$639.71	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$825,0 \$825,0 \$830,0 \$840,0 \$860,0 \$900,0 \$905,0 \$957,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 3846 Westside AV 4115 4Th AV 3785 Welland AV 3758 Welland AV 3759 Westside AV 3830 Edgehill DR 3754 Welland AV 3933 Mcclung DR 3762 Hepburn AV 3753 Degnan Blvd.	LA L	1921 1913 1925 1922 1940 1921 1941 1941 1940 1940 1941 1941 1941 194	STD STD STD NOD STD STD STD STD STD STD STD STD STD ST	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023 04/05/2023 11/08/2022 12/28/2022 12/15/2022 10/12/2022 03/02/2023 08/12/2022 05/31/2023 08/04/2022	3 2 3 3 3 2 2 2 2 2 2 2 3 3 3 2 2 3 3 2 2 3 3 2 2 3 3 2 2 3 3 3 2 3 2 3 2 3 2 3 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 2 1 2 2 2 2 2 2 2 1 1 1 2 2 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151 50/50 65/65 33/33 46/58 1/1 13/13 14/14 13/13	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366 1,400 1,263 1,430 1,456 1,275 1,119 1,253 1,496 1,270	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002 4,150 6,001 5,995 6,213 5,854 5,996 5,408 6,000 6,501	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95 \$592.86 \$665.08 \$601.40 \$609.20 \$705.88 \$804.29 \$722.27 \$639.71 \$771.65	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$825,0 \$825,0 \$840,0 \$860,0 \$87,0 \$900,0 \$957,0 \$980,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 3846 Westside AV 4115 4Th AV 3785 Welland AV 3758 Welland AV 3759 Westside AV 3830 Edgehill DR 3754 Welland AV 3933 Mcclung DR 3762 Hepburn AV 3753 Degnan Blvd.	LA L	1921 1913 1925 1922 1940 1921 1941 1941 1940 1940 1941 1941 1940 1940	STD STD STD NOD STD STD STD STD STD STD STD STD STD ST	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023 11/08/2022 12/28/2022 12/15/2022 10/12/2022 03/02/2023 08/12/2022 05/31/2023 08/04/2022 09/08/2022	3 3 3 3 3 2 3 3 2 2 2 2 2 3 3 3 3 2 2 3 3 3 2 3 3 3 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 2 1 2 2 2 2 2 2 1 1 1 2 2 2 2 2 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151 50/50 65/65 33/33 46/58 1/1 13/13 14/14 13/13 11/11 0/0	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366 1,400 1,263 1,430 1,456 1,275 1,119 1,253 1,496 1,270 1,457	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002 4,150 6,001 5,995 6,213 5,854 5,996 5,408 6,000 6,501 5,854	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95 \$592.86 \$665.08 \$601.40 \$609.20 \$705.88 \$804.29 \$722.27 \$639.71 \$771.65 \$710.36	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$825,0 \$825,0 \$840,0 \$860,0 \$900,0 \$905,0 \$957,0 \$980,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 3846 Westside AV 4115 4Th AV 3785 Welland AV 3758 Welland AV 3759 Westside AV 3759 Westside AV 3759 Westside AV 3759 Hepburn AV 3751 Degnan Blvd 3876 Edgehill DR 3876 Edgehill DR	LA L	1921 1913 1925 1922 1940 1921 1941 1941 1940 1940 1941 1941 1940 1940	STD STD STD NOD STD STD STD STD STD STD STD STD STD ST	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023 11/08/2022 12/28/2022 12/15/2022 10/12/2022 03/02/2023 08/12/2022 05/31/2023 08/04/2022 09/08/2022 08/08/2022	3 2 3 3 3 2 2 3 3 2 2 2 2 2 3 3 3 2 2 2 2 3 3 2 2 2 2 2 2 3 3 3 3 2 2 2 2 2 2 2 2 2 2 3 3 3 2 2 2 2 2 2 2 2 2 2 3 3 3 2 2 2 2 3 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1 2 1 2 2 2 2 2 2 1 1 2 2 2 2 2 2 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151 50/50 65/65 33/33 46/58 1/1 13/13 14/14 13/13 11/11 0/0 24/24	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366 1,400 1,263 1,430 1,456 1,275 1,119 1,253 1,496 1,270 1,457 1,462	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002 4,150 6,001 5,995 6,213 5,854 5,996 5,408 6,000 6,501 5,854 5,376	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95 \$592.86 \$665.08 \$601.40 \$609.20 \$705.88 \$804.29 \$722.27 \$639.71 \$771.65 \$710.36 \$710.67	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$825,0 \$825,0 \$840,0 \$860,0 \$900,0 \$905,0 \$957,0 \$980,0 \$1,035,0
3968 3Rd AV 1817 W 38Th ST 1914 W Martin Luther King 3920 3Rd AV 3792 S Van Ness AV 3704 Grayburn AV 1849 W 38Th ST 3715 Westside AV 3846 Westside AV 4115 4Th AV 3785 Welland AV 3758 Welland AV 3759 Westside AV 3830 Edgehill DR 3754 Welland AV 3933 Mcclung DR 3762 Hepburn AV 3753 Degnan Blvd.	LA L	1921 1913 1925 1922 1940 1921 1941 1941 1940 1940 1941 1941 1940 1940	STD STD STD NOD STD STD STD STD STD STD STD STD STD ST	04/14/2023 06/09/2022 05/01/2023 09/14/2022 04/07/2023 07/12/2022 01/18/2023 02/15/2023 11/08/2022 12/28/2022 12/15/2022 10/12/2022 03/02/2023 08/12/2022 05/31/2023 08/04/2022 09/08/2022	3 3 3 3 3 2 3 3 2 2 2 2 2 3 3 3 3 2 2 3 3 3 2 3 3 3 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	1 2 1 2 2 2 2 2 2 1 1 1 2 2 2 2 2 2 2 2	6/6 0/0 173/173 26/100 245/245 14/14 146/146 151/151 50/50 65/65 33/33 46/58 1/1 13/13 14/14 13/13 11/11 0/0	1,191 1,376 1,054 1,066 1,443 1,222 1,491 1,366 1,400 1,263 1,430 1,456 1,275 1,119 1,253 1,496 1,270 1,457	5,160 5,473 5,310 5,147 5,901 5,160 6,083 6,002 4,150 6,001 5,995 6,213 5,854 5,996 5,408 6,000 6,501 5,854	\$554.16 \$490.55 \$645.16 \$748.87 \$554.40 \$671.03 \$553.32 \$603.95 \$592.86 \$665.08 \$601.40 \$609.20 \$705.88 \$804.29 \$722.27 \$639.71 \$771.65 \$710.36	\$660,0 \$675,0 \$680,0 \$798,3 \$800,0 \$825,0 \$825,0 \$840,0 \$860,0 \$87,0 \$900,0 \$905,0 \$957,0 \$980,0

CMA - Page 2

3721 Degnan BL	LA	1940	STD	02/15/2023	3	2	24/95	1,318	5,953	\$910,47	\$1,200,000
ş .				Maximum:	3	2	245	1,496	6,501	\$910.47	\$1,200,000
				Minimum:	2	1	0	1,054	4,150	\$382.31	\$510,000
				Average:	3	2	59	1,323	5,640	\$663.64	\$874,672
				Median:	3	2	24	1,334	5,854	\$665.08	\$860,000

Criteria:
Property Type is 'Residential'
Standard Status is one of 'Active', 'Act Under Contract', 'Pending' Standard Status is 'Closed' Contract Status Change Date is 06/05/2023 to 06/05/2022 Property Sub Type is 'Single Family Residence' Living Area is 1000 to 1500 Latitude, Longitude is around 34.02, -118.32

Residential Quick CMA Page 2 of 2

Printed By Joseph Baldino CalBRE: AR001957 on 6/05/23

Location Map

Borrower	REDWOOD HOLDINGS			
Property Address	3837 Olmsted Ave			
City	Los Angeles	County Los angeles	State CA	Zip Code 90008-1934
Lender/Client	WEDGEWOOD INC			

