File No. 15009

Borrow	Redwood Holdings, LLC				
Proper	ty Address 5810 120th PI NE				
City	Marysville	County	Snohomish	State WA	^{Zip Code} 98271
Lender	Wedgewood Inc				
l г	This report was prepared under the following USPAP	reporting option:			
1 1					
[Appraisal Report Thi	s report was prepared in accordance w	rith USPAP Standards Rule 2-2(a).		
l [Restricted Appraisal Report Thi	s report was prepared in accordance w	rith USPAP Standards Rule 2-2(b).		
▎┌					
	Reasonable Exposure Time				
	My opinion of a reasonable exposure time for the subject pro	perty at the market value stated in this	report is:	<u>0-90 days</u>	
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lг					
	Additional Certifications				
1 1	certify that, to the best of my knowledge and belief:				
[I have NOT performed services, as an appraiser or in a		ty that is the subject of this report within the		
	three-year period immediately preceding acceptance of	triis assignment.			
H	I HAVE performed services, as an appraiser or in anoth	er capacity, regarding the property that	t is the subject of this report within the three-	-year	
'	period immediately preceding acceptance of this assign	nment. Those services are described in	the comments below.		
.	The statements of fact contained in this report ar	e true and correct.			
.	The reported analyses, opinions, and conclusions	are limited only by the reported	assumptions and limiting conditions	and are my personal, im	npartial, and
(unbiased professional analyses, opinions, and conc	lusions.			
-	- Unless otherwise indicated, I have no present or p	prospective interest in the proper	ty that is the subject of this report an	d no personal interest w	rith respect to the
	parties involved.				
	I have no bias with respect to the property that is		=		
	- My engagement in this assignment was not conti		* *		
	- My compensation for completing this assignment				
	the cause of the client, the amount of the value opin	lion, the attainment of a stipulate	d result, or the occurrence of a subse	quent event directly relat	ted to the
	ntended use of this appraisal.	coloned and this report has been	propered in conformity with the Uni	form Ctandards of Drofa	agional Appraigal
	 My analyses, opinions, and conclusions were deverties that were in effect at the time this report was 		prepared, in comornity with the on	IOIIII Stailualus OI FIOIE	SSIUIIdi Appidisai
	 Unless otherwise indicated, I have made a persor 		t is the subject of this report		
	 Unless otherwise indicated, no one provided significated. 			certification (if there are	exceptions, the
	name of each individual providing significant real pr			(
			. ,		
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l I '	Additional Comments				
-	THE INTENDED USER OF THIS APPRAISAL REP	ORT IS THE LENDER/CLIENT. 7	THE INTENDED USE IS TO EVALUA	TE THE PROPERTY THA	AT IS THE SUBJECT OF THIS
,	APPRAISAL FOR A SERVICING DECISION, SUBJ	ECT TO THE STATED SCOPE (OF WORK, PURPOSE OF THE APPR	AISAL, REPORTING	
	REQUIREMENTS OF THIS APPRAISAL REPORT	FORM, AND DEFINITION OF MA	ARKET VALUE. NO ADDITIONAL INT	ENDED USERS ARE ID	ENTIFIED BY THE
4	APPRAISER.				
1 '	Clear Capital Registration #3000004				
l L		<u> </u>			
AF	PPRAISER:	V 1/1/	SUPERVISORY APPRAISE	R: (only if required)	
	PPRAISER:				
01			Clanative		
	nature:		Signature: Name:		
Nar Dat	Toda Oficiwood		Date Signed:		
1	00/20/2020		State Certification #:		
1	te Certification #: 1701406 State License #:		or State License #:		
Sta			State:		
1	iration Date of Certification or License: 03/19/2	2025	Expiration Date of Certification or Licer	ise:	
	octive Date of Appraisal: 06/22/2023	.0_0	Supervisory Appraiser Inspection of Su		
	00/22/2020			nly from Street	Interior and Exterior

Exterior-Only Inspection Residential Appraisal Report

File #	15009
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_	purpose of	this summa	ıry appraisal re	port is to pr	rovide the lender/cli	ient with a	n accurate, and adeq	uately	supported, or	oinion of 1	the mar	rket value	of the	subject property.
Prone	rty Address	E010 1	20th PI NE				^{City} Marvsvi	ااام			State	WA	Zip Code	98271
Borro					Owner of F	Public Record	· ivial you				County			30271
	Description		dings, LLC				Bryant, Mar	CA				311011	omish	
_	sor's Parcel #		tached adde				Tax Year 202				R.E. Ta	vor \$. 504	
	borhood Name		847-000-014				Map Reference				Census		3,501	
Occur			dows at Two		Cassial As	accomente C	· · · · · · · · · · · · · · · · · · ·	426		UD UOA		IIdu (528.08	- nor month
<u> </u>				acant	<u> </u>	sessments \$	0			UD HOA	§ 0	L	per year	per month
<u>ன</u> — :	rty Rights Appra		Fee Simple	Leasehold										
Assig	nment Type	Purc	hase Transaction	Refina	ance Transaction		(describe) Servic	ing						
Lende	er/Client	Wedgew	ood Inc		Addres	ss 201:	Manhattan Bea	ch Bl	lvd Suite 1	00, Redo	ndo B	Beach, C	A 90278	8
Is the	subject property	currently offered	I for sale or has it bee	en offered for sale in t	the twelve months prior to	o the effective da	te of this appraisal?						Yes 🗙	No
Repor	t data source(s)	used, offering pr	ice(s), and date(s).		NWMLS									
Т	did	did not analyze t	ne contract for sale for	or the subject purchas	se transaction. Explain the	results of the ar	alysis of the contract for sale	or why ti	he analysis was no	ot				
perfo		•		, ,	,		•	•	•					
Contra	act Price \$		Date of Con	tract	Is the nr	nnerty seller the	owner of public record?		Yes	No	Data Sour	rce(s)		
		ecietanea (loan (arty on behalf of the borrower	2			Duta Cour			Yes No
0			d describe the items		intent assistance, etc.) to	Do paid by ally	arty on benan or the borrower						L	
II Yes	, report the total	uonar amount an	u describe the items	to be paid.										
Note:	Race and the r	acial compositi	on of the neighborh	nood are not apprais	sal factors.									
		Neighborhoo	d Characteristics			One-	Unit Housing Trends			One	-Unit Hou	using	Pres	ent Land Use %
Locat	ion U	ban 🗲	Suburban	Rural	Property Values	Increasing	Stable		Declining	PRICE		AGE	One-Unit	95 %
Built-I	Jp 🔽 O	/er 75%	25-75%	Under 25%	Demand/Supply	Shortage	In Balance	Ħ	Over Supply	\$ (000)		(yrs)	2-4 Unit	1 %
Grow		apid S	Stable	Slow	Marketing Time	Under 3 r		ᅮ	Over 6 mths	325	Low	0	Multi-Family	2 %
o	borhood Bounda										High		Commercial	
T Iveigi	Donnoou Dounua	1100	North:132nd	St NE Sou	itn:116th St NE	East:6/th	Ave NE West:51st	Ave	NE	899	Pred.	55	Other	
<u> </u>										525		20		1 %
<u> </u>	borhood Descrip						es of Everett, Sea							
≥ witl	nin 1-2 mi	les of the	subject prop	perty. School	ols are located	l within 2	miles of the subje	ct pr	operty. Pu	ublic tran	sporta	ation is l	ocated v	vithin 1
mile	e of the s	ubject. Pa	ark areas ar	e located wit	thin 1 mile of th	he subjec	t. Other land use	s inc	lude parks	and sch	ools.			
Marke	et Conditions (inc	luding support fo	r the above conclusion	ons)	Per th	ne data ga	thered from the I	MLS	reflecting a	all sales	of resi	dential	oropertie	es located
in t	he 98271	zip code,	median sale	e prices hav	e increased ov	ver the pa	st 12 months 3.9	% to	\$600,000.	Days or	n marl	ket has	remaine	d under
							e for properties of							
		x105x50x			Area	8712 sf		hape	Rectangu		,	View N	Res:	
Speci	fic Zoning Classi		PRD9600		Zoning ¹	Description	Residential		rtootariga	iui .			1100,	
Zonin	g Compliance	Lega		nconforming (Grandfa		No Zo		oe)						
					plans and specifications)		,	,		Yes	No	If No, descri	he i	liabaat aad
				(or an proposed por p		the procent doe.				<u> </u>			- П	lighest and
Des		urrent use	(describe)		Dul	blic Other	describe)		Off oits Improv	romanto Timo			Public	Private
			(describe)		Pui	DIIC Uther	describe)			rements - Type			Public	Private
III Flecti			1		Water	_	•		011					
<u> </u>		<u> </u>			_	X			Street Co	ncrete			X	
Gas		X [Sanitary Sewer	X \Box			011					
FEMA	Special Flood H	azard Area	Yes	⋈ No FE	Sanitary Sewer EMA Flood Zone	X		306 ²	Street Co		F	EMA Map Da		6/19/2020
FEMA Are th	Special Flood H	azard Area -site improveme	nts typical for the mai	No FE	Sanitary Sewer EMA Flood Zone	X Yes	No If No, describe	5306 ²	Street Co				e 06	
FEMA Are th	Special Flood H	azard Area -site improveme	nts typical for the mai	No FE	Sanitary Sewer EMA Flood Zone	X Yes	No If No, describe	5306°	Street Co		F Yes	EMA Map Da		
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Exterior-Only Inspection Residential Appraisal Report

File# 15009

There are O comparable	properties cu	irrently of	ffered f	or sale	in t	he subject neighborhood	d rangi	ng in	price	from \$ 0		to \$	0		
There are 12 comparable	sales in the	subject	neighbo	orhood v	vithin th	ne past twelve months	rangin	g in sa	ale pric	e from \$ 499,00	0	1	to \$ 6	325,000	
FEATURE	SUBJE	CT		CO	MPARAB	LE SALE # 1		CON	MPARABI	E SALE # 2		CO	MPARABI	LE SALE # 3	
Address 5810 120th PI NE			1242	3 56th	n Dr N	E	5722	129th	St N	E	1062	9 58th	n Dr N	E	
Marysville, WA 9	8271		Marv	sville,	WA 9	98271	Mary	sville,	WA 9	8271	Marv	sville,	WA 9	8270	
Proximity to Subject				miles			$\overline{}$	miles I				miles			
Sale Price	\$					\$ 599.000				\$ 499,000				\$	500.000
Sale Price/Gross Liv. Area	\$	sq.ft.	\$	299.20	sq.ft.	,	\$	328.29	sq.ft.	,	\$ (334.22	sq.ft.		
Data Source(s)						OM 16				36;DOM 20				2;DOM 30)
Verification Source(s)				‡20220				20221				20230			
VALUE ADJUSTMENTS	DESCRIP'	TION		ESCRIPTIO		+(-) \$ Adjustment		ESCRIPTION		+(-) \$ Adjustment		ESCRIPTIO		+(-) \$ Ad	justment
Sales or Financing			Arml	_th			Arml	.th			ArmL	_th			
Concessions			FHA				VA;0					/;1000	0		-10,000
Date of Sale/Time			_	22;c07	122	0		22;c10/	122	0		23;c11			0
Location	N:Res:		N:Re			-	N;Re			•	N;Re				
Leasehold/Fee Simple	Fee Simp	ıle	-	Simple	2			Simple				Simple	3		
Site	8712 sf		6534			0	4356			0	3670				0
View	N;Res;		N;Re			•	N;Re				N;Re				
Design (Style)	DT2;Split	Fover		Split F	over			Split F	over			Split F	over		
Quality of Construction	Q4	1 Oyci	Q4	Opiit i	Oycı		Q4	Oplit	Oyci		Q4	Opiit i	Oyci		
Actual Age	14		24			0	23			0					0
Condition	C3		C3			-59,900					C3				
Above Grade	Total Bdrms	. Baths	Total	Bdrms.	Baths	-55,300	Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	7 3	3.0	9	5	3.0	0	_	4	3.0	0	7	3	3.0		
Gross Living Area	1,85		19	2.002		-12,495	\vdash	1.520	sq.ft.	+28,475	-/	1.496	•		+30,515
Basement & Finished	0sf	٠٠٠٠٠ در	Ocf	2,002		-12,495	Oct	1,020	- 7	TZ0, 4 /5	Oct	1,490	, ,,,,,,,,		. 30,815
Rooms Below Grade	USI		0sf				0sf				0sf				
Functional Utility	A.,		Δ	000			۸۰۰-	200			A	202			
Heating/Cooling	Average		Aver			-	Aver				Avera				
	FWA/Nor	ie	FWA			0		/None				/None	;		
Energy Efficient Items	Dbl Glzd		Dbl C				Dbl C				Dbl G				
Garage/Carport	2gbi2dw		2gbi2			-	2gbi2				2gbi2				
Porch/Patio/Deck	Porch/De			h,Decl				h/Deck				h,Decl			0
Fireplaces	0 Fireplac	ce	1 Fin	eplace)	-1,000	1 Fin	eplace		-1,000	0 Fire	eplace	9		
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Net Adjustment (Total)				1 + [_			+	1 -	\$ 27,475		і+ Г	1 -	18	
					<u>X</u> -	^{\$} -73,395				21,110		· _		,	20,515
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	le or transfer histo	ory of the su	Gross A	dj.	12.3 % 12.3 %	\$ 525,605	Net Adj.		5.5 % 5.9 %		Net Adj.		4.1 % 8.1 %	\$	20,515 520,515
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Sales Comparison Comments					
The sales comparables shown in this report are considered to be the mo			_		
with the subject for prospective purchasers. Adjustments were made to					item
of value measured. These adjustments were made based upon matche					
methods. These methods provided a starting point for each of the adjusting point for each of t	tments. Each adjustment	was then itse	elf adjusted untill	the smalles	it
dollar difference between the comparable properties was found.					
In cases where the data analyzed did not support an individual adjustme	<u> </u>		order to find color	and listing	•
The appraiser conducted several searches of the immediate neighborho of comparable properties. Each of the sales and listings returned from the					
of sale and necessary adjustments. The sales and listings shown in this					ile
searches.	report were considered th	e most simil	ai based upon the	.30	
Comparable properties 1 through 5 are closed sales. Comparable 6 is a	current pending sale. Due	e to the lack	of more recent sa	ales of	
properties competitive with the subject it was necessary to expand search					
Lot size adjustments were not made as the market data did not support			those shown in t	his report.	
Age adjustments were not made as the market tends to respond to diffe					
based upon agent comments regarding new interior/exterior paint, new of	countertops and hardware	in kitchen, u	odated bathrooms	and new	
carpets in bedrooms. Comparable four was adjusted for condition Comp	parable four was adjusted f	for condition	based upon ager	t comments	s
regarding new flooring, updated kitchen and bathrooms and new back d	eck.				
	E (not required by Fannie Mae)				
Provide adequate information for the lender/client to replicate the below cost figures and calculations.					
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 This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

following scope of work, intended use, intended user, report is subject to the definition of market limiting conditions, certifications. Modifications, additions, deletions value, or assumptions and limiting conditions are not 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 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 (includina. hut not limited the subject property count, gross living area, etc.) of 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 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.

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 the passing of title from seller to buyer under each acting of a seller, each acting probable time is allowed for exposure in the open market; and (5) the price represents the normal consideration for creative financing or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:
to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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.
- 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 she became aware of during the in performing this appraisal. Unless otherwise stated in this appraisal research involved knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the report, the appraiser has no to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, property (such as, but not limited adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such do exist or for any engineering or testing that might be required to discover whether such conditions conditions that Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as 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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APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees th

- 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 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 appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	s the individual, organization, or agent for the organization that
borrower; the mortgagee or its successors and assigns; secondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state, obtain the appraiser's or supervisory appraiser's (if applicable)	port to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal uding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appr laws and regulations. Further, I am also subject to the prov that pertain to disclosure or distribution by me.	aisal report by me or the lender/client may be subject to certain visions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or response.	ver, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part nore of these parties.
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or impriso Code, Section 1001, et seq., or similar state laws.	this appraisal report may result in civil liability and/or nment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervis	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraise.	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
	sub-contractor or an employee of the supervisory appraiser (or the coeptable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared. 	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
APPRAISER Told Sell	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature Name
Name Todd Sherwood Company Name TNT Appraisal Services	Company Name
Company Name TNT Appraisal Services Company Address 1512 Mcdougall Ave	Company Address
Everett, WA 98201	
Telephone Number 206-679-5081	Telephone Number
Email Address toddasherwood@gmail.com	Email Address
Date of Signature and Report 06/23/2023	Date of Signature
Effective Date of Appraisal 06/22/2023	State Certification #
State Certification # 1701406	or State License #
or State License #	State Expiration Date of Certification or License
or Other (describe) State #	LAPHREUTH DATE OF OCTURE AUCH OF LICENSE
Expiration Date of Certification or License 03/19/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not income at a tarious of a subject assessment.
ADDITION OF FIRST PRINTINGED	Did not inspect exterior of subject property
5810 120th PLNE	Did inspect exterior of subject property Did inspect exterior of subject property from street
5810 120th PI NE Marvsville, WA 98271	
Marysville, WA 98271 APPRAISED VALUE OF SUBJECT PROPERTY \$ 530,000	Did inspect exterior of subject property from street
Marysville, WA 98271 APPRAISED VALUE OF SUBJECT PROPERTY \$ 530,000 LENDER/CLIENT	Did inspect exterior of subject property from street Date of Inspection
Marysville, WA 98271 APPRAISED VALUE OF SUBJECT PROPERTY \$ 530,000 LENDER/CLIENT Name Clear Capital Registration #3000004	Did inspect exterior of subject property from street Date of Inspection COMPARABLE SALES Did not inspect exterior of comparable sales from street
Marysville, WA 98271 APPRAISED VALUE OF SUBJECT PROPERTY \$ 530,000 LENDER/CLIENT Standard Subject Property \$ Name Clear Capital Registration #3000004 Company Name Wedgewood Inc	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
Marysville, WA 98271 APPRAISED VALUE OF SUBJECT PROPERTY \$ 530,000 LENDER/CLIENT Name Clear Capital Registration #3000004	Did inspect exterior of subject property from street Date of Inspection COMPARABLE SALES Did not inspect exterior of comparable sales from street

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 Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File# 15009 SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 10628 56th Dr NE 5810 120th PI NE 10620 57th Dr NE 5404 102nd St NE Marysville, WA 98271 Marysville, WA 98270 Marysville, WA 98270 Marysville, WA 98270 Proximity to Subject 0.88 miles S 1.12 miles S 0.86 miles S 625,000 550,000 564,990 Sale Price/Gross Liv. Area sq.ft. \$ 282.21 sq.ft. 312.19 sq.ft. 275.00 sq.ft. Data Source(s) NWMLS #1938206;DOM 3 NWMLS#1974467;DOM 22 NWMLS#2126881;DOM 3 Verification Source(s) Doc#202207010270 Doc#202209160363 NWMLS/Realist
DESCRIPTION DESCRIPTION VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment +(-) \$ Adjustment Sales or Financing ArmLth ArmLth Listing FHA;0 Conv;0 Date of Sale/Time s07/22;c05/22 s09/22;c08/22 c06/23 Location N;Res; N;Res; N;Res; N;Res; Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple Site 8712 sf 4792 sf 0 6098 sf 0 6098 sf View N;Res; N;Res; N:Res: N;Res; Design (Style) DT2;Split Foyer DT2;Split Foyer DT2;Split Foyer DT2;Split Foyer Quality of Construction Q4 Q4 Q4 Q4 Actual Age 0 24 14 20 0 21 Condition C3 C3 -62,500 C3 C3 Above Grade Total Total Bdrms. Total Bdrms. Total Bdrms. Baths Room Count 7 3 3.0 5 3.0 7 3 3.0 9 9 4 3.0 0 Gross Living Area 1,855 sq.ft. 2,002 sq.ft. -12,495 2,000 sq.ft. -12,325 2,002 sq.ft. -12,495 Rasement & Finished 0sf 0sf 0sf 0sf Rooms Below Grade Functional Utility Average Average Average Average Heating/Cooling FWA/None FWA/AC 0 FWA/AC FWA/None Energy Efficient Items Dbl Glzd Dbl Glzd Dbl Glzd Dbl Glzd Garage/Carport 2gbi2dw 2gbi2dw 2gbi2dw 2gbi2dw Porch/Patio/Deck Porch,Patio,Dck 0 Porch/Deck Porch/Deck Porch/Deck Fireplaces 0 Fireplace 1 Fireplace -1,000 1 Fireplace -1,000 1 Fireplace -1,000 Net Adjustment (Total) **X** --75,995 -13,325 -13,495 Adjusted Sale Price Net Adi. 12.2 % Net Adi. 2.4 % Net Adi. 2.4 % 549,005 Gross Adj. 536,675 Gross Adj 12.2 % \$ 2.4 % \$ 551.495 Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). COMPARABLE SALE # ITFM SUBJECT COMPARABLE SALE # COMPARABLE SALE # Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) NWMLS/Realist NWMLS/Realist NWMLS/Realist NWMLS/Realist 06/22/2023 06/22/2023 06/22/2023 06/22/2023 Analysis of prior sale or transfer history of the subject property and comparable sales Analysis/Comments

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

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).

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.

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.

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.

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

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.

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)

03

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 uporaded from "stock" standards.

04

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

05

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

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
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
		View
LtdSght	Limited Sight	
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
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
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View
	•	

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Market Conditions Addendum to the Appraisal Report

File No. 15009 eighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. ZIP Code 98271 5810 120th PI NE ^{City} Marysville State WA Redwood Holdings, LLC nstructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an iverage. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Prior 7-12 Months Prior 4-6 Months Overall Trend Declining Stable Total # of Comparable Sales (Settled) 10 Increasing **Declining** Absorption Rate (Total Sales/Months) 1 Increasing Stable 0.33 0.33 1.67 Total # of Comparable Active Listings Declining Increasing Unavailable Unavailable 0 Stable Months of Housing Supply (Total Listings/Ab.Rate) Declining Increasing Unavailable Unavailable Median Sale & List Price, DOM, Sale/List % Current - 3 Months Overall Trend Stable Median Comparable Sale Price Increasing Declining 562,500 550,000 555,000 Stable Declining Increasing Median Comparable Sales Days on Market 11 30 Median Comparable List Price Increasing Stable Declining Unavailable Unavailable 0 Declining Median Comparable Listings Days on Market Stable Increasing Unavailable Unavailable 0 Stable Stable Declining Median Sale Price as % of List Price 100.01 100.00 Increasing 100.00 Seller-(developer, builder, etc.)paid financial assistance prevalent? Declining Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo Seller concessions are not typical to the area. Yes No If yes, explain (including the trends in listings and sales of foreclosed properties). Are foreclosure sales (REO sales) a factor in the market? Cite data sources for above information. Information was gathered via NWMLS records. Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions Based upon the information gathered for this form as well as other market data analyzed by the appraiser, it appears that the subject property is in a stable market with only minimal market decrease between the 6-12 month and 0-3 month time frame. Only those properties which would compete with the subject property for prospective purchasers were included in this analysis. MLS sources do no currently allow for searches of past active listings and this information is marked as unavailable. If the subject is a unit in a condominium or cooperative project , complete the following: Project Name Prior 7–12 Months Prior 4-6 Months Current - 3 Months Overall Trend Subject Project Data Total # of Comparable Sales (Settled) 7 Stable Absorption Rate (Total Sales/Months) Increasing Stable Declining Declining Stable Increasing Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing If yes, indicate the number of REO listings and explain the trends in listings and sales Are foreclosure sales (REO sales) a factor in the project? Yes No oreclosed properties Summarize the above trends and address the impact on the subject unit and project Signature Signature Appraiser Name Supervisory Appraiser Name Todd Sherwood Company Name Company Name TNT Appraisal Services Company Address Company Address 1512 Mcdougall Ave, Everett, WA 98201 State License/Certification # State License/Certification # State 1701406

Page 1 of 1

Fmail Address

Fannie Mae Form 1004MC March 2009

Fmail Address

Freddie Mac Form 71 March 2009

toddasherwood@gmail.com

Supplemental Addendum

		ouppicincina	Audendun			15009		
Borrower	Redwood Holdings, LLC							
Property Address	5810 120th PI NE							
City	Marysville	County	Snohomish	State	WA	Zip Code	98271	
Lender/Client	Wedgewood Inc							

· Comments on location definitions

Per FNMA guidelines an area is considered to be urban if it relates to a city. A location is defined as suburban if it relates to the area adjacent to a city. An area is considered rural if it relates to the country or to any area beyond that which is suburban.

File No. 4 FOOO

• Price and age ranges and predominant price and age comments

The price/age range is intended to reflect the high and low prevailing prices/ages of the properties within the neighborhood and does not include isolated high and low extremes within the range.

Fannie Mae considers the "predominant price/age" as the price/age most frequently found in a neighborhood. This price/age may be stated as either a single figure or as a range.

· Marketing Time comments

Marketing time is defined as the average time it takes for a reasonably priced property to sell within the subject neighborhood. Information was gathered via MLS and conversations with local area agents and other experts to determine the typical market time within the subjects neighborhood.

· Highest and Best Use

Per F.N.M.A. guidelines the highest and best use of a site is defined as the reasonable and probable use that will give the property the highest value on the effective date of the appraisal. Highest and best use for the subject property was determined to be the present use as of the date of inspection based upon comparable sales which show that the improvements are typical for the neighborhood, are compatible with market demand and contribute to the value of the property to the extent that the property's value would be lower if the site were vacant.

Site Comments

The subject site improvements and utilities meet community standards and are generally conforming within the neighborhood. All off site utilities are publicly maintained and are typical for the market area.

• Effective Age

Effective age is based upon the current condition of the property and may be different from the property's actual age.

Scope of Work

Information about the subject property was obtained from public records, using NWMLS, Realist and the County's websites. This information included the age of the improvements, the last date of sale (if available), the tax account number and legal description contained in these records, physical characteristics, including equare foot information and room count, the assessed valuation of the land and the improvements, current real estate taxes and zoning information. Maps showing the subject site and the subject market area were examined and prepared for inclusion in the appraisal report.

A physical inspection of the subject property was made from the street., An analysis was made of the neighborhood, site and improvements. This inspection and analysis included the consideration of any known factors that could be expected to have an impact on the value of the subject property. Although due diligence was exercised while at the subject property, the appraiser is NOT an expert in such matters as pest control, structural engineering, hazardous waste, or construction etc. and no warranty is given or implied as to these or other outside of analysis of market data. Inspections by various professionals within these fields may be recommended with the final value estimate of market value subject to their findings.

An analysis was made of the subject real estate market and of available market/sales data, utilizing Realist and Multiple Listing data. Those sales considered to provide the best indication of the market value of the subject property were selected and compared to the subject in the Quantitative Sales Comparison Analysis. Typically, only an exterior inspection from the street is made of the comparable properties. Information about the comparables was verified, including pertinent financing information relating to the transaction, using the named sources.

Dollar adjustments were made to each of the comparable properties, reflecting estimated market reaction to those items of significant variation between the subject and comparable properties. If a significant item in a comparable property was superior to, or more favorable than the subject property, a minus (-) adjustment was made to the comparable, thus reducing the indicated value of the subject in comparison to that comparable; if a significant item in a comparable was inferior to, or less favorable than the subject, a plus (+) adjustment was made, thus increasing the indicated value of the subject.

Further analysis was made, considering such factors as the comparables' relative proximity to the subject property, recentness of sale and overall similarity to the subject property, in order to reconcile to the final estimate of the value of the subject property by the Sales Comparison Approach to value.

The appraisal report was prepared, together with attached exhibits, and the completed appraisal report was delivered to the client, which constituted completion of the assignment.

Permits/Utilities

The appraiser has not verified whether or not all applicable and necessary local building permits have been issued or obtained and any required final inspections and/or certificates of occupancy have been properly completed by the local building official. Further, the appraiser has not verified whether or not any private or individual sewage disposal system has been approved by the Department of Health or that said system is adequate for the type, size and configuration for occupancy of the subject improvements. It is not within the ability of the appraiser to determine the accurate location of any septic tank or field lines and whether those facilities are located within the boundary of the subject site, or located partially on adjacent properties or are shared by adjacent properties.

It is the responsibility of= the CLIENT and/or the BUYER to determine the purity, quantity and ability of any private, semi-private or other non-public potable water source such as a well, cistern or spring, as the ability to determine the functionality of such systems is outside of the appraiser's field of expertise.

The intended user(s) of this report may wish to obtain the services of a qualified HOME INSPECTOR if any questions or Form TADD - "Titan" appraisal software by a la mode technologies, lic - 1-800-ALAMODE

Supplemental Addendum

		Supplementa	l Addendum		Fi	le No. 15009		
Borrower	Redwood Holdings, LLC							
Property Address	5810 120th PI NE							
City	Marysville	County	Snohomish	State	WA	Zip Code	98271	
Lender/Client	Wedgewood Inc							

concerns exist as to the physical condition of the improvements.

Plat Map

Borrower	Redwood Holdings, LLC							
Property Address	5810 120th PI NE							
City	Marysville	County	Snohomish	State	WA	Zip Code	98271	
Lender/Client	Wedgewood Inc							

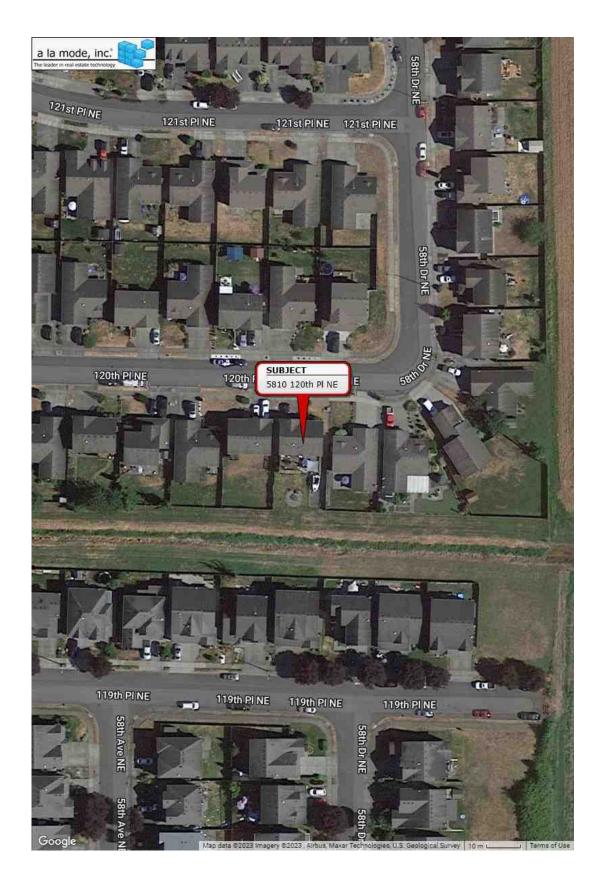


Legal Description

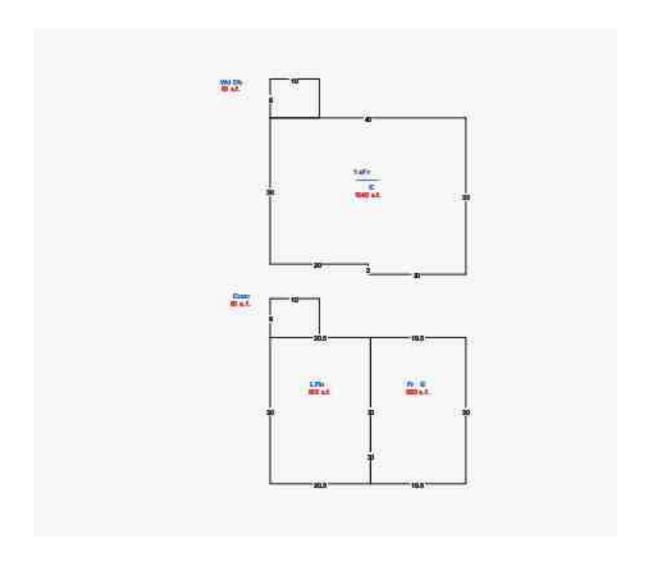
TAX INFORMATION				
Tax-ID	010847-000-014-00	% Improved	58%	
Parcel ID	01084700001400	Tax Area	0511	
Legal Description	SECTION 10 TOWNSHIP 30 RANG E 05 QUARTER NW MEADOWS AT TWO CEARS DIVISION BLK 000 D-00 T14 TGW EQ & UND INT 1 N TRS 984-999 & AMD PER AFF O F CORR REC UND AFN 201104120 650			

Aerial Map

Borrower	Redwood Holdings, LLC							
Property Address	5810 120th PI NE							
City	Marysville	County	Snohomish	State	WA	Zip Code	98271	
Lender/Client	Wedgewood Inc							



Assessor Sketch Page



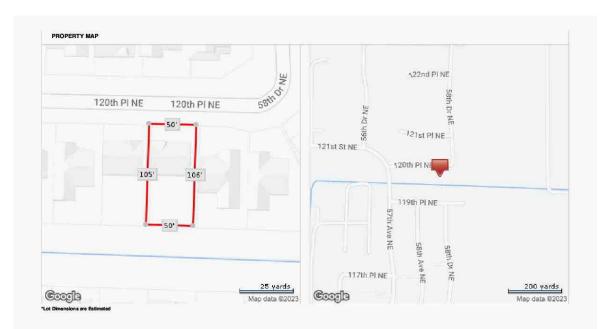
Realist Printout Subject Property - Page 1

	MLS Beds	MLS Full Baths	Half Baths	MLS Sale Price	MLS Sale Date
	3	2	N/A	\$257,500	10/30/2009
	MLS Sq Ft 1,786	Lot Sq Ft 8,712	Yr Built 2009	Type SFR	
OWNER INFORMATION					
Owner Name (LN FN)	Bryant Marc A		Tax Billing Zip+4	6248	
Tax Billing Address	5810 120th PI Ne		Owner Vesting		arried Man
Tax Billing City & State	Marysville, WA		Owner Occupied	Yes	
Tax Billing Zip	98271				
LOCATION INFORMATION					
Zip Code	98271		Census Tract	528.0	18
Subdivision		o Cedars, Divisio	Neighborhood Code		000-2413000
School District Name	Marysville		Carrier Route	R019	
School District Code	025		Range/Township/Se	ection/Quarter 05-30)-10NW
TAX INFORMATION					
	040047 000 044	00	Way processors	F00/	
Tax-ID Parcel ID	010847-000-014- 01084700001400		% Improved Tax Area	58% 0511	
Legal Description	SECTION 10 TO E 05 QUARTER TWO CEDARS, I D-00 L OT 14 TG	WNSHIP 30 RANG NW MEADOWS AT DIVISION I BLK 000 W EQ & UND INT I & AMD PER AFF O ND AFN 201104120	Tax Alba	3311	
ASSESSMENT & TAX					
Assessment Year	2022		2021	2020	
Assessed Value - Total	\$449,000		\$395,200	\$395,2	00
Assessed Value - Land	\$189,000		\$153,000		00
Assessed Value - Improved	\$260,000		\$242,200		00
/arket Value - Total	\$449,000		\$395,200		00
Narket Value - Land	\$189,000		\$153,000	\$153,0	00
Narket Value - Improved	\$260,000		\$242,200	\$242,2	00
OY Assessed Change (\$)	\$53,800		\$0		
OY Assessed Change (%)	13.61%		0%		
Total Tax	Tax Year		Change (\$)	Chang	e (%)
64,321	2021				
64,544	2022		\$224	5.17%	
3,501	2023		-\$1,043	-22.96	%
CHARACTERISTICS					
	0.0		Water Course	Name	
Lot Acres Lot Area	0.2 8.712		Water Source Sewer	None	
Land Use	SFR		Heat Type		ed Air
County Land Use	Single Fam Res		Patio Type		d Deck
Style	Split Foyer		Patio/Deck 1 Area	80	
Year Built	2009		Garage Type		ched Garage
Total Living Sq Ft	Tax: 1,855 MLS:	1,786	Parking Type		ched Garage
Above Gnd Sq Ft	1,855		Attached Garage SI		4
Gross Area Ground Floor Sq Ft	2,440 1,240		Roof Type Roof Material	Gabi	e position Shingle
Basement Type	Crawl		Roof Shape	Gabl	po-2012-100-00111-000-1-1-1-1-1-1-1-1-1-1-
Bedrooms	3		Construction	Woo	
Total Baths	Tax: 3 MLS: 2.7		Interior Wall		rall
MLS Total Baths	2.7		Exterior		le Siding
Full Baths	Tax: 3 MLS: 2		Floor Cover		et
	Good		Foundation	Cond	crete
Condition Quality	Average				

Realist Printout Subject Property - Page 2

Rating Sell Score	Very High 950		Value As Of	2023-0	5-18 04:44:20
ESTIMATED VALUE					
RealAVM™	\$563,100		Confidence Score	96	
RealAVM™ Range		- \$597,800	Forecast Standard D		
Value As Of	06/12/202		Torocast Standard B	ovidion o	
emparable sales.	of the extent to which sales data, vive higher confidence scores wh	iou of an appraisal. property information, and comparable sales lite lower confidence scores indicate diversi at scale and meaning to generate a standard			
stimate will fall within, based on the co		lable to the AVM at the time of estimation. Th			
LISTING INFORMATION			720 17 12 1	11 20222	
MLS Listing Number	29122909		Closing Price	\$257,50	
MLS Status			Closing Date	10/30/2	
MLS DOM	34		MLS Listing Agent		arry Johnson
MLS Status Change Date MLS Listing Date	10/30/200 08/27/200		MLS Listing Broker MLS Selling Agent		RMERE REAL ESTATE JS Jean Cory
MLS Listing Date MLS List Price	\$254,950		MLS Selling Broker		RMERE REAL ESTATE JS
MLS Drig. List Price	\$254,950 \$254,950		WILG GEITING DIOKER	WINDE	IIMLE BEAL ESTATE JS
WLS Ong. List Frice	\$204,500				
LAST MARKET SALE & SAL			W. C.	0	
Recording Date	10/30/200		Auditor No	200910	
Settle Date		8/2009 MLS: 10/30/2009	Deed Type		ty Deed
Sale Price	\$257,500		Owner Name (LN FN		Marc A
Price Per Square Feet	\$138.81		Seller Name (LN FN)	Boyder	Robinett & Assocs
Recording Date			10/30/2009		
Sale/Settlement Date			10/28/2009		
Sale Price			\$257,500		
Buyer Name			Bryant Marc A		
Seller Name			Boyden Robinett & Asso	cs	
Auditor No			200910300620		
Hist. Document No.			319597		
Document Type			Warranty Deed		
MORTGAGE HISTORY					
Mortgage Date			10/30/2009		
Mortgage Amount			\$248,000		
Mortgage Lender			Cascade Bk		
Mortgage Type			Conventional		
FORECLOSURE HISTORY					
Document Type	Notice Of Trustee's Sa	le Release Of Lis Pendens/ Notice	Notice Of Trustee's Sale	Notice Of Trustee's Sale	e Release Of Lis Pendens/ Notice
Foreclosure Filing Date	02/10/2023		11/15/2022	04/07/2022	
Recording Date	02/10/2023	02/03/2023	01/19/2023	04/12/2022	05/21/2021
Document Number	202302100258	202302030283	202301190170	202204120173	202105210503
Original Doc Date	10/30/2009	01/19/2023	10/30/2009	10/30/2009	03/29/2021
Original Document Num	200910300621	202301190170	200910300621	200910300621	202103290456
ber Lien Type					
Lion Type					
Document Type			Lis Pendens		
Foreclosure Filing Date			03/22/2021		
and the same of th					
Recording Date			03/29/2021		
Document Number			202103290456		
Original Doc Date					
Original Document Number			200 20 10 11 11 11		
Lien Type			Lien (Hoa)		

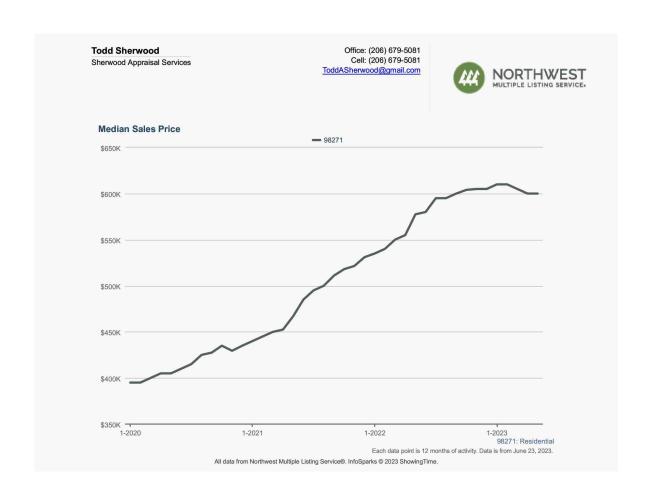
Realist Printout Subject Property - Page 3



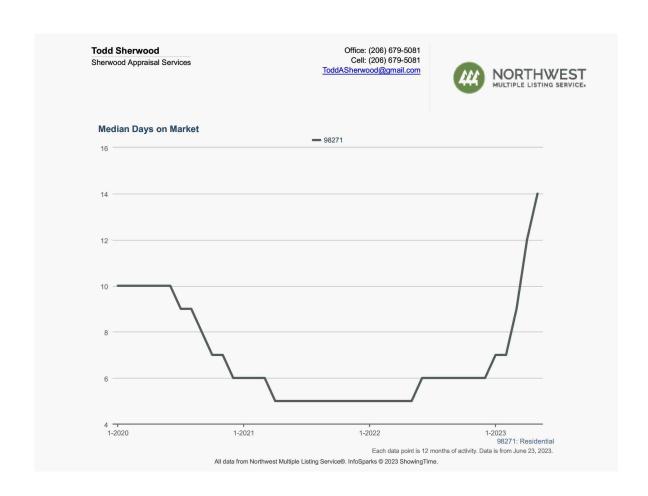
Property Details: Courtesy of Todd Sherwood, Sherwood Appraisal Services
The data within this report is complied by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of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

Generated on: 06/23/23

Median Sale Price 98271 Zip Code

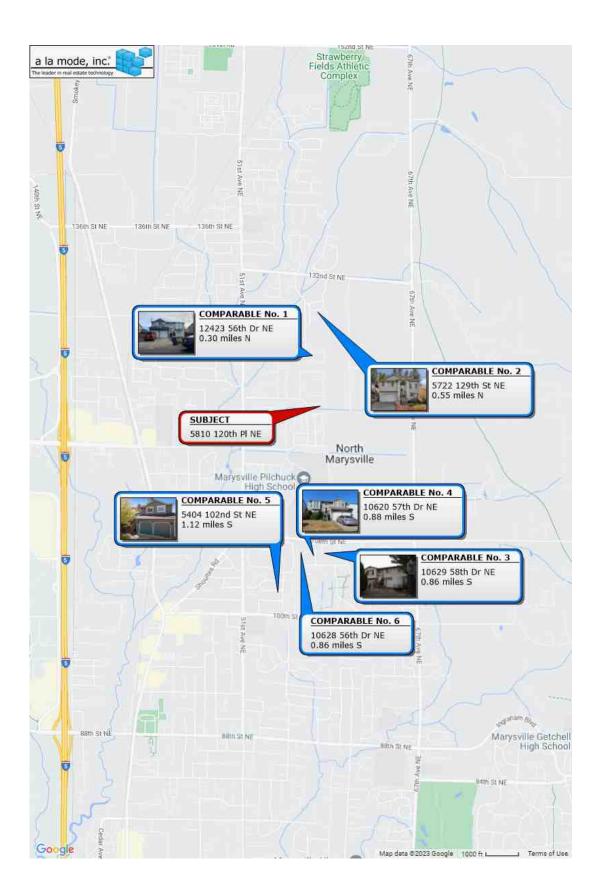


Median Days on Market



Location Map

Borrower	Redwood Holdings, LLC							
Property Address	5810 120th PI NE							
City	Marysville	County	Snohomish	State	WA	Zip Code	98271	
Lender/Client	Wedgewood Inc							



Subject Photo Page

Borrower	Redwood Holdings, LLC							
Property Address	5810 120th PI NE							
City	Marysville	County	Snohomish	State	WA	Zip Code	98271	
Lender/Client	Wedgewood Inc							



Subject Front

 5810 120th PI NE

 Sales Price

 Gross Living Area
 1,855

 Total Rooms
 7

 Total Bedrooms
 3

 Total Bathrooms
 3.0

 Location
 N;Res;

 View
 N;Res;

 Site
 8712 sf

 Quality
 Q4

 Age
 14

Subject Rear



Subject Street

Comparable Photo Page

Borrower	Redwood Holdings, LLC							
DOLLOWEL	Reawood Holdings, LLC							
Property Address	5810 120th PI NE							
City	Marysville	County	Snohomish	State	WA	Zip Code	98271	
Lender/Client	Wedgewood Inc							



Comparable 1

12423 56th Dr NE Prox. to Subject 0

0.30 miles N Sale Price 599,000 Gross Living Area 2,002 Total Rooms Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; N;Res; View 6534 sf Site Quality Q4 24 Age



Comparable 2

5722 129th St NE

Prox. to Subject 0.55 miles N Sale Price 499,000 Gross Living Area 1,520 Total Rooms Total Bedrooms Total Bathrooms 3.0 Location N;Res; View N;Res; 4356 sf Site Quality Q4 Age 23



Comparable 3

10629 58th Dr NE

Prox. to Subject 0.86 miles S 500,000 Sale Price Gross Living Area 1,496 Total Rooms Total Bedrooms 3 Total Bathrooms 3.0 N;Res; Location N;Res; View Site 3670 sf Q4 Quality Age 15

Comparable Photo Page

Borrower	Redwood Holdings, LLC							
Property Address	5810 120th PI NE							
City	Marysville	County	Snohomish	State	WA	Zip Code	98271	
Lander/Client	Wedgewood Inc							



Comparable 4

10620 57th Dr NE

Prox. to Subject 0.88 miles S Sale Price 625,000 Gross Living Area 2,002 Total Rooms Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; N;Res; View 4792 sf Site Quality Q4 20 Age



Comparable 5

5404 102nd St NE

Prox. to Subject 1.12 miles S Sale Price 550,000 Gross Living Area 2,000 Total Rooms Total Bedrooms Total Bathrooms 3.0 Location N;Res; View N;Res; Site 6098 sf Quality Q4 Age 24



Comparable 6

10628 56th Dr NE

Prox. to Subject 0.86 miles S 564,990 Sale Price Gross Living Area 2,002 Total Rooms Total Bedrooms 3 Total Bathrooms 3.0 N;Res; Location View N;Res; Site 6098 sf Q4 Quality 21 Age

License



TODD SHERWOOD 1512 MCDOUGALL AVE EVERETT WA 98201-1736

