APPRAISAL OF REAL PROPERTY LOCATED AT 10308 Pomering Rd Downey, CA 90241 TRACT # 17580 LOT 195 **FOR** Wedgewood Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278 AS OF 08/30/2023 BY Robert P Gharibeh West Coast Appraisals (310) 560-2170 8400 Alverstone Ave Los Angeles, CA 90045 (310) 560-2170 rgharibeh@msn.com

Loan#54320 File # 2308031C

Т	ne purpose	of this summa	ary appraisal repo	rt is to pro	ovide the len	der/client with ar	accurate,	and adequa	elv sun	ported, opin	ion of th	ne marl	ket value	of the	subject pro	perty.
_	Property Address		Pomering Rd				City	Downey	.,,	, , _.		State		Zip Code	90241	
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I	egal Description		T # 17580 LO	T 195			7 416	on o Bajne	,	io Bajnan	rruot		2007	WOLL		
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<i>b</i>	Assignment Type	Purc	hase Transaction	Refina	ance Transaction	∑ Other	(describe)	SERVIC	ING							
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			red for sale or has it be	en offered for sal	le in the twelve m	onths prior to the effec	ctive date of th	is appraisal?						res 🔀	No	
F	Report data sourc	e(s) used, offering	price(s), and date(s).		THEML	.S										
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ACT	Contract Price \$		Date of Contra	act	Is	the property seller the	e owner of pub	lic record?		Yes	No	Data Sour	ce(s)			
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Loan#54320 File # 2308031C

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There are 5 comparable	properties currently	offered for sale in	the subject neighborhoo	d ranging in price	from \$ 775,000	to	\$ 1,1	50,000
There are 53 comparable	sales in the subject	t neighborhood within	the past twelve month	s ranging in sale	price from \$ 620,00	0		1,020,000
FEATURE	SUBJECT	COMPARA	ABLE SALE # 1	COMPAR	ABLE SALE # 2		COMPARAB	LE SALE # 3
Address 10308 Pomering	Rd	9740 Norlain A	ve	10447 Julius A	ve	7507 Pive	ot St	
Downey, CA 902		Downey, CA 90	240	Downey, CA 90)241	Downey,		41
Proximity to Subject		0.43 miles NE		0.15 miles SW		0.82 mile		
Sale Price	\$		\$ 825,000		\$ 865,000			\$ 750,000
Sale Price/Gross Liv. Area	\$ sq.t	t. \$ 563.52 sq.		\$ 603.63 sq.			95 sq.ft.	
Data Source(s)		THEMLS#DW2308		THEMLS#MB23099	<u> </u>			43MR;DOM 9
Verification Source(s)			ST / D# 400353		ST / D# 456359			Γ / D# 425878
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIF		+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLth		
Concessions		Conv;0		Conv;0		Conv;0		
Date of Sale/Time		s06/23;c05/23		s07/23;c07/23		s06/23:c0	15/23	
Location	N;Res;	N;Res;		N;Res;		A;Ind;Co		+40,000
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIM		140,000
Site	7,661 sf	7,394 sf		7,527 sf	0	5,440 sf	. LL	+22,210
View	N;Res;	N;Res;		N;Res;	0	N;Res;		+22,210
Design (Style)	,	<u> </u>					aalou	
Quality of Construction	DT1;Bungalow	DT1;Bungalow		DT1;Bungalow Q4		DT1;Bun	galow	
Actual Age	Q4 70	Q4 71	+	70		Q4 72		0
Condition					25.000	1		U
Above Grade	C4 Total Bdrms. Baths	C4 Total Bdrms. Bath:		C4 Total Bdrms. Bath	-25,000	Total Bdrm	s. Baths	
							_	
Room Count Gross Living Area	7 3 2.0						2.0	2 1=-
Basement & Finished	1,313 sq.t		ft11,325	/	.ft9,000	I	26 sq.ft.	-8,475
Rooms Below Grade	0sf	0sf		0sf		0sf		
				====		==	_	
Functional Utility Heating/Cooling	AVERAGE	AVERAGE		AVERAGE		AVERAG		
	WALL/NONE	WALL/NONE		FAU/CENTRAI		WALL/NO		
Energy Efficient Items Garage/Carport Porch/Patio/Deck FIREPLACES	NONE NOTED	NONE NOTED		NONE NOTED		NONE N	OTED	
Garage/Carport	2ga2dw	2gd1dw		2gd1dw		2gd1dw		0
Porch/Patio/Deck	PORCH/PATIO)	PORCH/PATIC)	PORCH/I	PATIO	
FIREPLACES	1 FIREPLACE	1 FIREPLACE		1 FIREPLACE		NONE		+5,000
	NONE	BONUS ROOM	-20,000	BONUS ROOM	1 -20,000	NONE		
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Net Adjustment (Total)			\$ -21,325		\$ -59,000			\$ 58,735
Net Adjustment (Total) Adjusted Sale Price		Net Adj. 2.6	%	Net Adj. 6.8	%	Net Adj.	7.8 %	,
Adjusted Sale Price of Comparables			%	Net Adj. 6.8	-00,000	Net Adj.	7.8 [%] 10.1 [%]	,
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I did did not research the s	-	Net Adj. 2.6 Gross Adj. 5.0 e subject property and com	% \$ 803,675 parable sales. If not, explain	Net Adj. 6.8 Gross Adj. 6.8	% \$ 806,000	Net Adj.		,
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Loan#54320 File # 2308031C

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Scope of Work: In the preparation of this appraisal, the appraiser has made					
interviews with people considered informed regarding the region, area, sul sales. This information was analyzed to document the various environment					
market value of the subject property. The scope of the appraisal also gave					
comparables. When conflicting information was provided, the source deep	ned most reliable has	been used. Da	ta believed to be	e unreliable	e was
not included in the report nor used as a basis for the valuation conclusion.					
This appraisal report is intended for use by the private client or their assign	us for market value on	ly This report is	s not intended fo	or any otho	ar uso
This appraisal report is intended for use by the private client or their assign It is the property of the party ordering the report regardless of who pays the					
specific release from the ordering party and/or the Appraiser. Copies may					
other party participating in the transaction as deemed by the lender and pr		,			
Indicated in the neighborhood section of the report, this estimate is based immediate area and the ratio of listings to closed sales. Considered were					
affecting the region, local economy, and the subject's neighborhood. Cons					uences
favorable impact on market time. Market time assumes the subject was a					
Condition Addendum: No warranty of the subject is given or implied. No					
property. This appraisal has not been prepared for the purpose of certifyir plumbing systems. Nor has the appraisal been prepared for the purpose of the pur					
other insects, that the property does not contain hazardous materials, or the					
adversely affect its value. Finally, this appraisal is not intended to certify the					
Cost Approach: The cost approach was considered, but not utilized to ma			oo many variabl	es, due to	few lot
sales and builders costs to make an accurate cost approach. Therefore it	is given no weight in t	this report.			
COST APPROACH TO VALUE	(not required by Fannie Mae)				
	(not required by Fannie Mae)				
COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	(not required by Fannie Mae)	COST ESTIN	MATES WERE T	AKEN FR	OM THE
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Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETC USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOI. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data MARSHALL AND SWIFT Quality rating from cost service AVG Effective date of cost data 03/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST ESTIMATES WERE TAKEN FROM THE MARSHALL AND SWIFT COST HANDBOOK. LAND/VALUE RATIO IS TYPICAL FOR THE AREA AND SHOULD NOT AFFECT THE SUBJECT PROPERTIES MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS TYPICAL FOR THE SUBJECT PROPERTIES MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS TYPICAL FOR THE SUBJECT PROPERTIES MARKET AREA. Estimated Remaining Economic Life (HUD and VA only) 30 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) NOT F PROJECT INFORMATION SUBJECT PROPERTIES IN CONTROL OF THE HOA and the subject proper Legal Name of Project Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)	DPINION OF SITE VALUE OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation 207 Depreciated Cost of Improvement "As-is" Value of Site Improvement INDICATED VALUE BY COST APPI E (not required by Fannie Mae) 0 = \$ E QUIRED FOR PUDS (if applicable) No Unit type(s) C y is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversi	TO IS TYPICAL ARS. 1,313	250.00	= \$	34,200 362,450 207,104) 155,346 40,000 805,346
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Loan#54320 File # 2308031C

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended 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.

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 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: 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. reporting 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.

Loan#54320 File # 2308031C

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 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.

Loan#54320 File # 2308031C

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	port to: the borrower; another lender at the request of the nortgage 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 ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appralaws and regulations. Further, I am also subject to the provisional pertain to disclosure or distribution by me.	
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 m	er, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part ore of these parties.
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 elivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprisor Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignmen analysis, opinions, statements, conclusions, and the appraiser	
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,
3. The appraiser identified in this appraisal report is either a s appraisal firm), is qualified to perform this appraisal, and is according to the control of the control	ub-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law.
4. 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 sign	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and slivered containing my original hand written signature.
APPRAISER Robert P Charben	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Name Robert P Gharibeh	Signature Name
Name Robert P Gharibeh Company Name West Coast Appraisals (310) 560-2170	Company Name
Company Address 8400 Alverstone Ave	Company Address
Los Angeles, CA 90045	
Telephone Number (310) 560-2170	Telephone Number
Email Address rgharibeh@msn.com Date of Signature and Report 08/31/2023	Email Address Date of Signature
Effective Date of Appraisal 08/30/2023	State Certification #
State Certification #	or State License #
or State License # AL034184	State
or Other (describe) State #	Expiration Date of Certification or License
State CA Expiration Date of Certification or License 05/27/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
10308 Pomering Rd	Did inspect exterior of subject property from street
Downey, CA 90241	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 805,000 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 Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278 Email Address	

Freddie Mac Form 2055 March 2005

Loan#54320 File # 2308031C

FEATURE	SUBJECT	COMPAR	RABLE S	SALE # 4	CO	MPARABL	E SALE # 5		COI	MPARABL	E SALE #	6
Address 10308 Pomering	Rd	9715 Paramou	unt B	Blvd	7953 4th S	St		7425	5 Quin	n St		
Downey, CA 9024	41	Downey, CA 9	0240	0	Downey, C	CA 902	41	Dow	ney, C	A 902	41	
Proximity to Subject		0.71 miles E			0.69 miles	S		0.24	miles	SW		
Sale Price	\$		\$	710,000			\$ 850,000				\$	859,900
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 664.79 s	q.ft.		\$ 576.2	7 sq.ft.		\$	652.92	2 sq.ft.		
Data Source(s)		THEMLS#DW231	05783	BMR;DOM 21	THEMLS#DW	/231595	512MR;DOM 5	THEN	ILS#OC	231333°	14MR;DOM	15
Verification Source(s)		PARCEL QUE			PARCEL (/ AGEN	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTI		+(-) \$ Adjustment		ESCRIPTI			djustment
Sales or Financing		ArmLth			Listing			Listir	าต			
Concessions		Conv;0			ACTIVE:0				DING;	0		
Date of Sale/Time		s07/23;c07/23			Active			c08/				
Location	N:Res:	A;BsyRd;	<u>'</u>	+40,000				N;Re				
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		140,000	FEE SIMP	1 =			SIMPI	1 =		
	7,661 sf	6,067 sf		±15 040	6,774 sf		+8.870	_				-5,780
View	N;Res;			+15,940			+0,070	0,23 N:Re				-5,760
Design (Style)		N;Res;			N;Res;	_1		-		.1		
Quality of Construction	DT1;Bungalow	DT1;Bungalov	V		DT1;Bunga	alow			;Bunga	alow		
Site View Design (Style) Quality of Construction Actual Age Condition Above Grade Room Count	Q4	Q4			Q4			Q4				
Actual Age	70	75		0	64		0	64				0
Condition	C4	C4			C4			C4	1			
Above Grade	Total Bdrms. Baths	Total Bdrms. Bat	_		Total Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	7 3 2.0	6 3 1.	_	+20,000	7 3	2.0		7	3	2.0		
Gross Living Area	1,313 sq.ft.		q.ft.	+18,375		5 sq.ft.	-12,150		1,317	7 sq.ft.		0
Basement & Finished	0sf	0sf			0sf			0sf				
Rooms Below Grade												
Functional Utility	AVERAGE	AVERAGE			AVERAGE			AVE	RAGE			
Heating/Cooling	WALL/NONE	FAU/CENTRA	\L	-5,000	FAU/CEN	TRAL	-5,000	FAU	/NONE	Ε		0
Energy Efficient Items	NONE NOTED	NONE NOTE	D		NONE NO	TED		NON	IE NO	TED		
Garage/Carport	2ga2dw	2gd2dw		0	2ga2dw			2gd1				0
Porch/Patio/Deck	PORCH/PATIO	PORCH/PATION	0		PORCH/P	ATIO			RCH/P/	ATIO		
FIREPLACES	1 FIREPLACE	NONE		+5.000	2 FIREPLA		-5,000					
ADDITIONAL	NONE	NONE		3,330	NONE		3,230		IUS R			-20,000
		121.	\dashv									_0,500
Net Adjustment (Total)		X +	- \$	94,315	+	X -	\$ -13,280	Г	1 + [X -	\$	-25,780
Adjusted Sale Price		Net Adj. 13.3		54,515	Net Adj.	1.6 %	10,200	Net Adj		3.0 %		_0,700
of Comparables		Gross Adj. 14.7	7 % \$	804,315			\$ 836,720			3.0 %	\$	834,120
Report the results of the research and anal	lysis of the prior sale or tran				report additional r				-	0.0		JU T , 12U
ITEM		SUBJECT		COMPARABLE SALI				5	Τ	COMPAR	RABLE SALE #	[‡] 6
			_		4			J	+		0/122 /	U
Date of Prior Sale/Transfer			000	2/4/5/2022								
Date of Prior Sale/Transfer Price of Prior Sale/Transfer				8/15/2023								
Price of Prior Sale/Transfer	THE AND 15	MADOEL OUES	\$8	35,000	TI OUTOT	T1 15.	ALC / DADOEL OF	IFOT	T,	MI O 1	חאפסבי	OUEST
Price of Prior Sale/Transfer		PARCEL QUES	\$8 T TH	35,000 HEMLS / PARCE	EL QUEST		/ILS / PARCEL QU	JEST				QUEST
Price of Prior Sale/Transfer	08/21/2023		\$8 T TH	35,000	EL QUEST	THEM 08/21		JEST		MLS / 1/2023		QUEST
Price of Prior Sale/Transfer	08/21/2023		\$8 T TH	35,000 HEMLS / PARCE	EL QUEST			JEST				QUEST
Price of Prior Sale/Transfer	08/21/2023		\$8 T TH	35,000 HEMLS / PARCE	EL QUEST			JEST				QUEST
Price of Prior Sale/Transfer	08/21/2023		\$8 T TH	35,000 HEMLS / PARCE	EL QUEST			JEST				QUEST
Price of Prior Sale/Transfer	08/21/2023		\$8 T TH	35,000 HEMLS / PARCE	EL QUEST			JEST				QUEST
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	08/21/2023		\$8 T TH	35,000 HEMLS / PARCE	EL QUEST			JEST				QUEST
Price of Prior Sale/Transfer	08/21/2023		\$8 T TH	35,000 HEMLS / PARCE	EL QUEST			JEST				QUEST
Price of Prior Sale/Transfer	08/21/2023		\$8 T TH	35,000 HEMLS / PARCE	EL QUEST			JEST				QUEST
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	08/21/2023		\$8 T TH	35,000 HEMLS / PARCE	EL QUEST			JEST				QUEST
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	08/21/2023		\$8 T TH	35,000 HEMLS / PARCE	EL QUEST			JEST				QUEST
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	08/21/2023		\$8 T TH	35,000 HEMLS / PARCE	EL QUEST			JEST				. QUEST
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Loan#54320 File No. 2308031C

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.

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

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 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 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
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	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
Cook	Contracted Date Cash	Date of Sale/Time
Cash	Commercial Influence	Sale or Financing Concessions Location
Conv	Conventional	Sale or Financing Concessions
СОПУ	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	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
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	Mid-rise	Design (Style)
Mtn	Mountain View	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 Sale or Financian Consessions
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions Location & View
Res RH	Residential	Location & View Sale or Financing Concessions
rr	USDA - Rural Housing Recreational (Rec) Room	Sale or Financing Concessions 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
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
	•	

UAD Version 9/2011 (Updated 1/2014)

Market Conditions Addendum to the Appraisal Report

File No.

Loan#54320 2308031C

neighborhood. This is a required addendum for all appraisal reports w	=		enus anu conunn	nio provaione in the eabject							
Property Address 10308 Pomering Rd	in an oncoure date on or alter /		y Downey			State	СА		ZIP Code 902	241	
Borrower Redwood Holdings LLC			Downey				<u> </u>		302	1	
Instructions: The appraiser must use the information required on this	form as the basis for his/her con	nclusions, and i	nust provide sup	oort for those conclusions, rega	arding						
housing trends and overall market conditions as reported in the Neigh	borhood section of the appraisal	report form. TI	ne appraiser must	fill in all the information to the	extent						
it is available and reliable and must provide analysis as indicated below											
explanation. It is recognized that not all data sources will be able to pr											
in the analysis. If data sources provide the required information as an											
average. Sales and listings must be properties that compete with the					of the						
subject property. The appraiser must explain any anomalies in the dat Inventory Analysis	a, such as seasonal markets, net Prior 7–12 Months		6 Months	Current – 3 Months	_			0	Overall Trend		
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Absorption Rate (Total Sales/Months)	3.33		.67	19 6.33		_	reasing	H	Stable	H	Declining
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Months of Housing Supply (Total Listings/Ab.Rate)	1.8		1.6	0.8	<u> </u>	♂ De	clining	Ħ	Stable	Ħ	Increasing
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Explain in detail the seller concessions trends for the past 12 months											
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Cite data sources for above information. THE N	II S										
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Summarize the above information as support for your conclusions in	the Neighborhood section of the	appraisal repor	t form. If you use	d any additional information, so	ich as						
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to	=			-	ıch as						
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Freddie Mac Form 71 March 2009

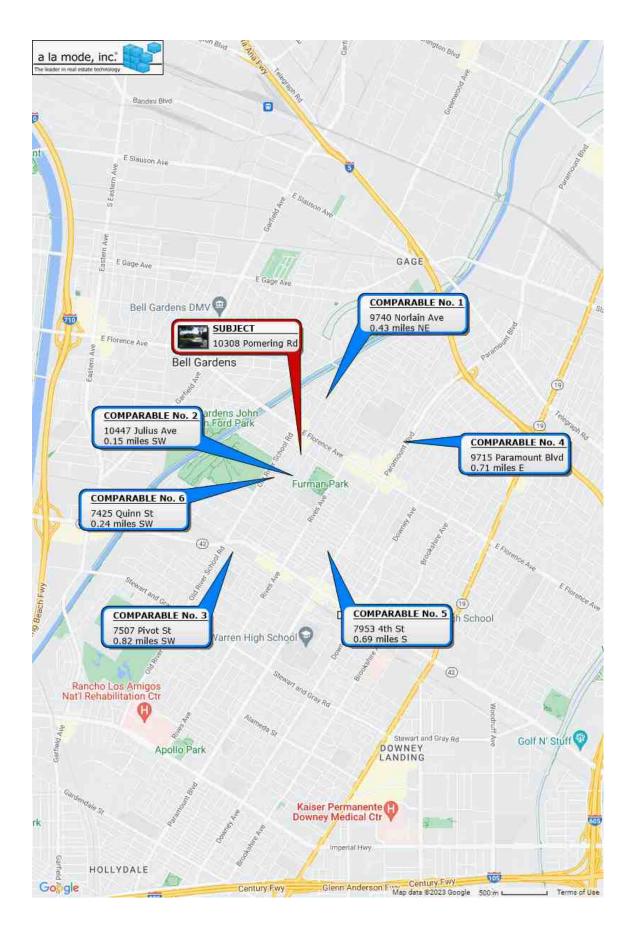
USPAP ADDENDUM

Loan#54320 File No. 2308031C

	OSI AI ADDLINDOW	File No. 2308031C
Redwood Holdings LLC		
Property Address 10308 Pomering Rd		
Downey	County LOS ANGELES	State CA Zip Code 90241
Downey	County LOS ANGELES	UA = 90241
ender Wedgewood Inc		
This report was prepared under the following USPAP	enorting option:	
	eporting option.	
Appraisal Report This re	oort was prepared in accordance with USPAP Standards Rule 2-2(a).	
-	the HODAR Observed to Control of the HODAR Observed to the Dulle O. O. (h)	
Restricted Appraisal Report This re	port was prepared in accordance with USPAP Standards Rule 2-2(b).	
Reasonable Exposure Time		
My opinion of a reasonable exposure time for the subject prop	erty at the market value stated in this report is:	0-75
	THE SUBJECT PROPERTY AT THE OPINION OF VALU	OE INDICATED IS ESTIMATED
WITHIN 75 DAYS.		
Additional Certifications		
I certify that, to the best of my knowledge and belief:		
No I have NOT performed consists	other equality regarding the present that is the subject of this area.	, ho
	other capacity, regarding the property that is the subject of this report within the	iie
three-year period immediately preceding acceptance of	nis assignment.	
I HAVE performed services, as an appraiser or in anothe	capacity, regarding the property that is the subject of this report within the thre	ee-year
period immediately preceding acceptance of this assign	nent. Those services are described in the comments below.	
- The statements of fact contained in this report are tru	a and correct	
•		
	limited only by the reported assumptions and limiting conditions and a	are my personal, impartial, and unbiased
professional analyses, opinions, and conclusions.		
- Unless otherwise indicated, I have no present or pros	pective interest in the property that is the subject of this report and no	personal interest with respect to the parties
involved.		· · · · · ·
	subject of this report or the parties involved with this assignment	
	subject of this report or the parties involved with this assignment.	
- My engagement in this assignment was not continged	t upon developing or reporting predetermined results.	
- My compensation for completing this assignment is r	ot contingent upon the development or reporting of a predetermined va	alue or direction in value that favors the cause of
the client, the amount of the value opinion, the attainme	nt of a stipulated result, or the occurrence of a subsequent event directly	v related to the intended use of this appraisal.
	ed, and this report has been prepared, in conformity with the Uniform	• • • • • • • • • • • • • • • • • • • •
1	su, and this report has been prepared, in comornity with the officinity	Standards of Froressional Appraisal Fractice that
were in effect at the time this report was prepared.		
- Unless otherwise indicated, I have made a personal in	spection of the property that is the subject of this report.	
- Unless otherwise indicated, no one provided significa	nt real property appraisal assistance to the person(s) signing this certifi	ication (if there are exceptions, the name of each
individual providing significant real property appraisal as		
marriada providing digimodit roa proporty appraida at	solution to dutod discrimina in this reports.	
Additional Comments		
\wedge		
APPRAISER:	SUPERVISORY APPRAISER: ((only if required)
N IX the Color		- · ·
K Min IV		
Signature:	Signature:	
Name: Robert P Gharibeh	Name:	
Date Signed: 08/31/2023	Date Signed:	
State Certification #:	State Certification #:	
	or State License #:	
712001101		
State: CA	State:	
Expiration Date of Certification or License: 05/27/202		·
Effective Date of Appraisal: 08/30/2023	Supervisory Appraiser Inspection of Subje	ect Property:
	Did Not Exterior-only fr	rom Street Interior and Exterior

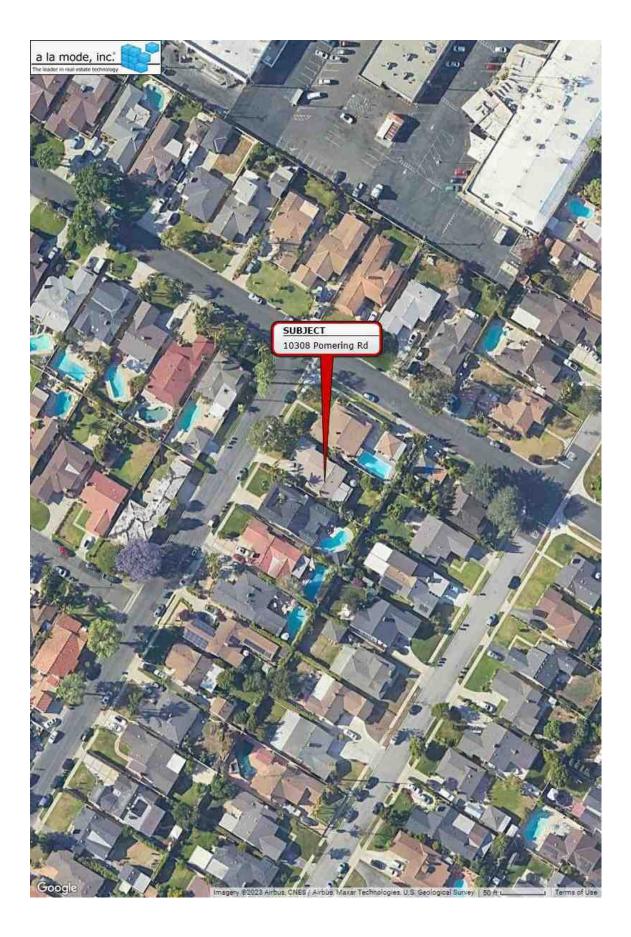
Location Map

Borrower	Redwood Holdings LLC							
Property Address	10308 Pomering Rd							
City	Downey	County	LOS ANGELES	State	CA	Zip Code	90241	
Lender/Client	Wedgewood Inc	·						



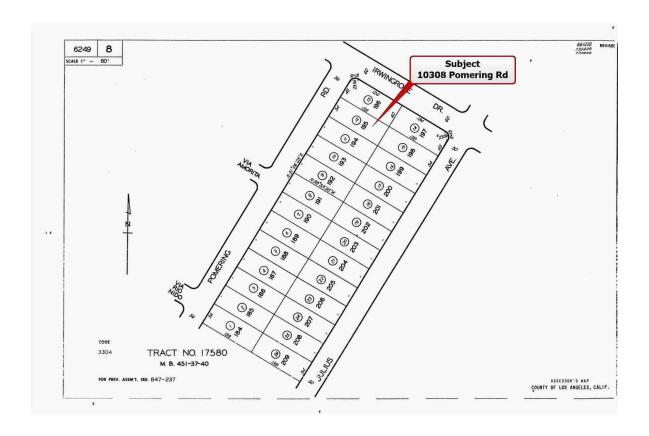
Aerial Map

Borrower	Redwood Holdings LLC							
Property Address	10308 Pomering Rd							
City	Downey	County	LOS ANGELES	State	CA	Zip Code	90241	
Lender/Client	Wedgewood Inc							



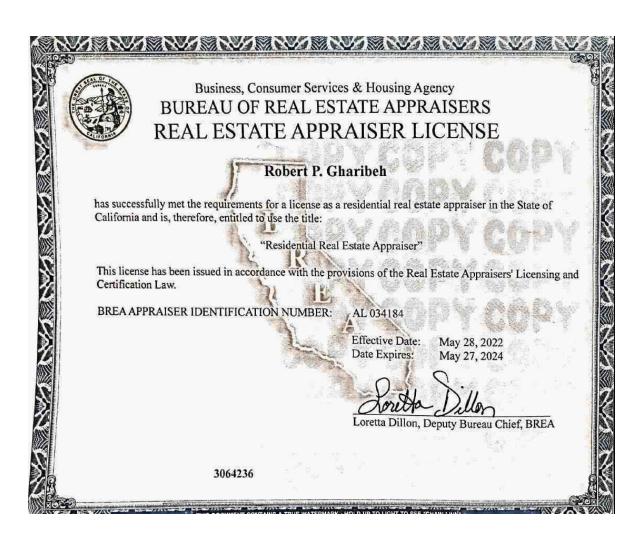
Plat Map

Borrower	Redwood Holdings LLC								
Property Address	10308 Pomering Rd								
City	Downey	County	LOS ANGELES	5	tate	CA	Zip Code	90241	
Lender/Client	Wedgewood Inc								



Appraiser License

Borrower	Redwood Holdings LLC								
Property Address	10308 Pomering Rd								
City	Downey	County	LOS ANGELES	5	tate	CA	Zip Code	90241	
Lender/Client	Wedgewood Inc								



E&O Insurance

Borrower	Redwood Holdings LLC							
Property Address	10308 Pomering Rd							
City	Downey	County	LOS ANGELES	State	CA	Zip Code	90241	
Lender/Client	Wedgewood Inc							

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

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

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1015996 Renewal of: PRA-2AX-1007698

 Named Insured: Robert P Gharibeh
 Address: 8400 Alverstone Ave Los Angeles, CA 90045

3. Policy Period: From: January 27. To: January 27, 2024

2023

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

4. Limit of Liability Each Claim Policy Aggregate

Damages Limit of Liability A. \$500.000 B. \$1,000,000

Claims Expense Limit of

Liability C. \$500,000 D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

 5A.
 \$ 500
 Each Claim
 5B.
 \$ 1,000
 Aggregate

 6.
 Policy Premium:
 \$668.00
 State Taxes/Surcharges:

Retroactive Date: <u>January 27, 2008</u>

st 2 Jellog

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

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: OREP Insurance Services, LLC

(888) 347-5273

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

President Secretar

PRA100 (01/20) Page | 1

Supplemental Addendum

File	No.	23	n8	03	1C

Borrower	Redwood Holdings LLC							
Property Address	10308 Pomering Rd							
City	Downey	County	LOS ANGELES	State	CA	Zip Code	90241	
Lender/Client	Wedgewood Inc							

SUPPLEMENTAL ADDENDUM

NEIGHBORHOOD AND SITE COMMENTS:

THE SUBJECT IS LOCATED WITHIN LOS ANGELES COUNTY IN THE CITY OF DOWNEY, CALIFORNIA. THE NEIGHBORHOOD IS A WELL DEFINED SUBURBAN RESIDENTIAL COMMUNITY OF MEDIUM POPULATION DENSITY, WHICH IS TYPICAL FOR THE AREA. IT IS BUILT UP WITH AVERAGE TO GOOD QUALITY DETACHED AND ATTACHED RESIDENTIAL DWELLINGS VARYING IN DESIGN AND SIZE, EACH WITH INDIVIDUAL MARKET APPEAL. THE SUBJECT PROPERTY IS IN CLOSE PROXIMITY TO NEIGHBORHOOD ELEMENTARY AND HIGH SCHOOLS, PARKS, SHOPPING. MASS TRANSIT SYSTEMS ARE AVAILABLE IN THE AREA.

SITE COMMENTS:

THE SUBJECT IS REMOVED FROM HEAVILY TRAVELED THOROUGHFARES AND THEREFORE DOES NOT SUFFER FROM DETRIMENTAL EFFECTS OF TRAFFIC AND NOISE. NO ADVERSE EASEMENTS, ENCROACHMENT OR DETRIMENTAL CONDITIONS WERE NOTED AT THE TIME OF INSPECTION. CENTRAL UTILITIES WERE AVAILABLE, ELECTRIC LIGHTS LINE THE STREETS. THERE WERE NO ENVIRONMENTAL CONDITIONS NOTED, OBSERVED OR KNOWN TO THE APPRAISER WHICH ARE ADVERSE OR HAZARDOUS.

SALES COMPARISON COMMENTS:

FOUR OF THE COMPARABLES ARE CONFIRMED CLOSED SALES, ONE IS AN ACTIVE LISTING AND ONE IS A PENDING LISTING. THESE ARE THE MOST RECENT COMPARABLE SALES AVAILABLE AND ARE SIMILAR IN OVERALL MARKET APPEAL/PHYSICAL FEATURES. THE DESIGN OF THE SUBJECT AND COMPARABLE PROPERTIES ARE SIMILAR. ALTHOUGH STYLE OF THE EXTERIOR MAY DIFFER FOR EACH OF THE COMPARABLES VERSUS THE SUBJECT, THIS DIFFERENCE WILL NOT AFFECT MARKET APPEAL. ALL OF THE SALES WERE CONSIDERED TO BE THE MOST INFLUENTIAL SALES DUE TO PROXIMITY AND SIMILARITY TO THE SUBJECT PROPERTY. ALL COMPARABLES ARE SIMILAR TO THE SUBJECT PROPERTY IN PRIMARY PHYSICAL FEATURES.

GENERAL ADJUSTMENTS HAVE BEEN MADE FOR LOCATION, LOT SIZE, CONDITION, SQUARE FOOTAGE, BATHROOM COUNT, AIR CONDITIONING, FIREPLACE AND BONUS ROOM. ALL ADJUSTMENTS ARE CONSIDERED TYPICAL FOR THE MARKET REACTION WITHIN THE SUBJECTS MARKET AREA.

A LOCATION ADJUSTMENT WAS MADE TO COMPARABLE NUMBER THREE SINCE THIS COMPARABLE IS LOCATED IN CLOSE PROXIMITY TO COMMERCIAL PROPERTIES AND RAILROAD TRACKS. THIS COMPARABLE HAS MUCH MORE NOISE DUE TO THE PROXIMITY TO COMMERCIAL PROPERTIES AND RAILROAD TRACKS.

A LOCATION ADJUSTMENT WAS MADE TO COMPARABLE NUMBER FOUR SINCE THIS COMPARABLE IS LOCATED ON A BUSY FEEDER STREET AND HAS AN INCREASE IN NOISE AND TRAFFIC.

LOT SIZE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 500 SQUARE FEET AT \$10.00 A SQUARE FOOT. NO ADJUSTMENT WAS MADE FOR DIFFERENCES LESS THAN 500 SQUARE FEET SINCE THE APPRAISER WAS UNABLE TO DETERMINE A MARKET REACTION FOR LESS THAN 500 SQUARE FEET.

CONDITION ADJUSTMENTS WERE MADE BASED ON THE MLS NOTES, MLS PHOTOS AND AN EXTERIOR INSPECTION OF THE COMPARABLES. COMPARABLE NUMBER TWO HAS THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT WAS MADE SINCE THIS COMPARABLE HAS A SLIGHTLY SUPERIOR KITCHEN AND NEWER ROOF.

NO AGE ADJUSTMENTS WERE MADE. THE SUBJECTS MARKET AREA REACTS MORE THE OVERALL CONDITION THEN THE ACTUAL AGE.

NO SALES TO LIST PRICE RATIO ADJUSTMENT WAS MADE SINCE THE SALES TO LIST PRICE RATIO FOR COMPETING SALES OVER THE LAST 12 MONTHS WAS 100% OR MORE.

ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

THE SUBJECTS MARKET AREA HAS INCREASED OVER THE LAST 3 MONTHS HOWEVER NO ADJUSTMENT WAS MADE SINCE ALL OF THE COMPARABLES USED IN THIS REPORT ARE WITHIN THE LAST 3 MONTHS AND REPRESENT CURRENT MARKET CONDITIONS.

THE SALES PRICES OF THE COMPARABLE PROPERTIES ARE A BIT WIDE, HOWEVER THE COMPARABLES USED ARE THE BEST INDICATORS OF MARKET VALUE AVAILABLE IN THE SUBJECT PROPERTIES MARKET AREA.

ALL OF THE COMPARABLES WITHIN THIS REPORT WERE LISTED ON THE MLS AND APPEAR TO BE ARMS LENGTH TRANSACTIONS.

FINAL RECONCILIATION COMMENTS:

THE MARKET DATA IS SUFFICIENT TO DETERMINE WITH REASONABLE CERTAINTY THE VALUE OF THE SUBJECT PROPERTY. THE APPRAISER HAS RESEARCHED THE SUBJECT MARKET AND SELECTED THE SALES MOST SIMILAR AND PROXIMATE, WHICH HAVE CLOSED ESCROW IN THE MOST RECENT PAST AND REQUIRED THE LEAST AMOUNT OF ADJUSTMENTS.

THE COST APPROACH TENDS TO SET THE UPPER LIMITS OF VALUE; THE INCOME APPROACH IS NEITHER APPLICABLE NOR RELEVANT TO SINGLE FAMILY PROPERTIES AND CONDOMINIUMS; THE SALES COMPARISON APPROACH IS CONSIDERED TO BE THE BEST INDICATOR OF VALUE. THE LATTER APPROACH REFLECTS RECENT ACTIVITY IN THE MARKETPLACE AND IS GIVEN THE MOST INFLUENCE IN ESTIMATING VALUE. THE FINAL RECONCILIATION IS A WEIGHING PROCESS BASED UPON INFORMATION OBTAINED FROM DOCUMENTARY SOURCES AND THE MARKETPLACE, AS THEY APPLY TO THE SUBJECT PROPERTY.

MORE WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLE NUMBER ONE SINCE IT IS THE MOST SIMILAR CLOSED COMPETING SALE WITH THE LEAST AMOUNT OF ADJUSTMENTS. SLIGHTLY LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER TWO AND THREE SINCE THEY ARE THE NEXT MOST SIMILAR CLOSED COMPETING SALES. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLE NUMBER FOUR SINCE IT IS THE LEAST MOST SIMILAR CLOSED COMPETING SALE. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER FIVE AND SIX SINCE THEY ARE ACTIVE / PENDING LISTINGS AND THE FINAL SALES PRICE HAS NOT BEEN DETERMINED YET.

Supplemental Addendum

		Supplementa	File No. 2308031C					
Borrower	Redwood Holdings LLC							
Property Address	10308 Pomering Rd							
City	Downey	County	LOS ANGELES	State	CA	Zip Code	90241	
Lender/Client	Wedgewood Inc							

ADDITIONAL COMMENTS:

THE SUBJECT WAS NOT APPRAISED AT THE PREDOMINANT PRICE FOR HOMES IN THIS AREA. IT IS NOT UNCOMMON FOR THIS TYPE OF HOME TO BE IN THE LOWER RANGE OF MARKET VALUE AND NOT BE CONSIDERED AN UNDER IMPROVEMENT. THIS HAD NO ADVERSE EFFECT ON THE SUBJECTS VALUE OR MARKETABILITY.

• URAR : Neighborhood - Market Conditions

GENERAL MARKET CONDITIONS ARE AVERAGE WITH RECENTLY RISING RATES. SELLER FINANCING AND CONCESSIONS HAVE LITTLE OR NO EFFECT ON SALES PRICE. CURRENT LISTINGS ARE AVAILABLE IN THE IMMEDIATE AREA AND MARKETING TIME APPEARS TO BE WITHIN 3 MONTHS. THERE WERE 132 SALES IN THE SUBJECT PROPERTIES MARKET AREA OVER THE LAST 12 MONTHS. THE MEDIAN DAYS ON MARKET FOR THE 132 SALES WAS 13 DAYS.

Subject Photo Page

Borrower	Redwood Holdings LLC							
Property Address	10308 Pomering Rd							
City	Downey	County	LOS ANGELES	State	CA	Zip Code	90241	
Lender/Client	Wedgewood Inc							



Subject Front

10308 Pomering Rd

Sales Price

 Gross Living Area
 1,313

 Total Rooms
 7

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 7,661 sf

 Quality
 Q4

 Age
 70

Subject Rear



Subject Street

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	10308 Pomering Rd							
City	Downey	County	LOS ANGELES	State	CA	Zip Code	90241	
Lender/Client	Wedgewood Inc							



Comparable 1

9740 Norlain Ave

Prox. to Subject 0.43 miles NE 825,000 Sale Price Gross Living Area 1,464 Total Rooms Total Bedrooms 3 Total Bathrooms 1.1 Location N;Res; View N;Res; 7,394 sf Site Q4 Quality Age 71



Comparable 2

10447 Julius Ave

Prox. to Subject 0.15 miles SW Sale Price 865,000 Gross Living Area 1,433 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 7,527 sf Quality Q4 Age 70



Comparable 3

7507 Pivot St

Prox. to Subject 0.82 miles SW Sale Price 750,000 Gross Living Area 1,426 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2.0 Location A;Ind;Comm N;Res; View Site 5,440 sf Quality Q4 Age 72

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	10308 Pomering Rd							
City	Downey	County	LOS ANGELES	State	CA	Zip Code	90241	
Lender/Client	Wedgewood Inc							



Comparable 4

9715 Paramount Blvd Prox. to Subject 0.71 miles E 710,000 Sale Price 1,068 Gross Living Area Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location A;BsyRd; View N;Res; 6,067 sf Site Q4 Quality Age 75



Comparable 5

 7953 4th St

 Prox. to Subject
 0.69 miles S

 Sale Price
 850,000

 Gross Living Area
 1,475

 Total Rooms
 7

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 6,774 sf

 Quality
 Q4

 Age
 64



Comparable 6

7425 Quinn St

Prox. to Subject 0.24 miles SW Sale Price 859,900 Gross Living Area 1,317 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 8,239 sf Q4 Quality Age 64