Exterior-Only Inspection Residential Appraisal Report File No. 1064elcam

The	e purpose of this summary appraisal report is	to provide	the lender/er	ioni with an a	ccurate	e, and adequate	iy suppoi	ieu, up		illaiket va	aluc of the	subject propert
F	Property Address 1064 El Camino Drive				City C	Costa Mesa			S	tate CA	Zip Code	92626
6	Borrower Redwood Holdings LLC		Owner o	of Public Record	d Gera	ardo Grella			С	ounty Ora	ange	
ı	Legal Description N TR 5023 Lot 17											
	Assessor's Parcel # 141-622-04				Tax Ye	ear 2022			R	.E. Taxes \$	6.394	
	Neighborhood Name Mesa Del Mar					Reference 859 B	i-6				t 0639.0	4
ਬ-ੰ	Occupant X Owner Tenant Vacant		Spocial	Assessments \$		Colorence OOO E		PUD			per y	
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⋽ᆣ	Property Rights Appraised X Fee Simple	Leaseho		(describe)								
	Assignment Type Purchase Transaction	Refinance	Transaction									
	Lender/Client Wedgewood Inc.					n Beach Blvo						' 8
	Is the subject property currently offered for sale or ha	as it been of	fered for sale in	the twelve mor	nths prio	r to the effective d	ate of this a	appraisa	al?	Yes XI	Vo	
1	Report data source(s) used, offering price(s), and da	te(s). CF	RMLS									
	I did did not analyze the contract for sale	for the subje	ect purchase tra	ansaction, Expla	ain the re	esults of the analy	sis of the co	ontract f	or sale or wh	v the analy	sis was not	performed.
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<u> </u>	Contract Price \$ Date of Cont					ne owner of public		Ye		Data Sour	\sim	
a	Is there any financial assistance (loan charges, sale			ayment assistar	nce, etc.	.) to be paid by any	party on b	ehalf of	the borrowe	r?	JYes	No
ŏ ∣	If Yes, report the total dollar amount and describe the	e items to be	e paid.									
	Note: Race and the racial composition of the neig	ghborhood	l are not annra	isal factors								
	Neighborhood Characteristics	J 5.11500		One-Unit F	lousing	Trends		(One-Unit Ho	usina	Pres	ent Land Use %
		D	oporty Values	Increasing			Declining		PRICE		One-Unit	
			operty Values	=				_		AGE		50
الم			emand/Supply		_ <u> </u>		Over Supp		(000)	(yrs)	2-4 Unit	20
8	Growth Rapid X Stable Slow		arketing Time	_			Over 6 mth	_	850 Low		Multi-Fam	
	Neighborhood Boundaries North; 405 Freev	way Sou	th; Arlingto	n Dr. East;	; 73 T	oll Rd. West;		1	1,720 High	70	Commerc	ial 20
ا ق	Fairview Ave								,250 Pred		Other	
#	Neighborhood Description The subjects nei	ahborbo	od is a mix	cuse of det	tache	d single fami	lv reside		-			
#	developments, and commerical center											
										Netability	/ OI tile s	subjects
	marketing area. The 405 Freeway &											
	Market Conditions (including support for the above o									•		
1	marketing time of less than 90 days.	Interest	rates are r	rising, howe	ever it	t appears to l	nave no	avde	rse effec	t on the	current	market with
١	values remaining stable.											
ī	Dimensions See Plat Map		Area 8588	sf		Shape Co	orner Lo	t		View N	:Res:	
	Specific Zoning Classification R-1				e Fam	nily Residenc		-		-	,,	
		conforming /	(Grandfathered		o Zonino							
_								V),				
•	Is the highest and best use of the subject property as	s improved (or as proposed	per plans and	specifica	ations) the present	use?	X Ye	s No	If No, des	scribe.	
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Exterior-Only Inspection Residential Appraisal Report File No. 1064elcam

There are 2 compa	rable properties curre	ently offered for sale in the s	ubject neighborhood rang	ing in price from \$ 1,19	99,000 to \$	1,280,000	
		ject neighborhood within th			850,000	to \$ 1,720,000	
FEATURE	SUBJECT		BLE SALE NO. 1	COMPARABLE S		COMPARABLE S	SALE NO. 3
1064 El Camino Dr		1108 El Cami		2829 San Juan La		2775 Cibola Aven	ue
Address Costa Mesa		Costa Mesa,		Costa Mesa, CA 9		Costa Mesa, CA 9	
Proximity to Subject	, 0.102020	0.14 miles NV		0.15 miles SE		0.14 miles SE	2_0_0
Sale Price	\$	0.111111100111	\$ 1,287,000	\$	1,460,000	\$	1,250,000
Sale Price/Gross Liv. Area	\$ 0.00	sq. ft. \$ 568.71 sq. f		\$ 782.00 sq. ft.	1,100,000	\$ 546.33 sq. ft.	1,200,000
Data Source(s)	ψ 0.00		253953;DOM 39	CRMLS #OC230246	37:DOM 0	CRMLS #SR230278	55:DOM 34
Verification Source(s)			702 04/10/2023	NDC Doc#49633		NDC Doc#107956	
	DESCRIPTIO						
VALUE ADJUSTMENTS	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth	40.000	ArmLth		ArmLth	
Concessions		Conv;13000	-13,000			Cash;0	
Date of Sale/Time		s04/23;c03/23	3	s03/23;c02/23		s05/23;c03/23	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	8588 sf	6984 sf	0	8715 sf	0	6231 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Tradition		al	DT1;Traditional	0	DT2;Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	59	59		59		59	
Condition	C4	C4		C3	0	C4	
Above Grade	Total Bdrms. Bath	s Total Bdrms. Bath	ns	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	8 5 3.	0 8 5 3.0)	8 4 2.0	+10,000	8 5 3.0	
Gross Living Area 70	2,288			1,867 sq. ft.		2,288 sq. ft.	
Basement & Finished	0sf	0sf		0sf	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0sf	
Rooms Below Grade							
Functional Utility	Conforms	Conforms		Conforms		Conforms	
Heating/Cooling	FWA None	FWA None		FWA C/Air	-10,000		
Energy Efficient Items	None	None		None	10,000	None	
Garage/Carport	2gbi2dw	2gbi2dw		2gbi2dw		2gbi2dw	
Porch/Patio/Deck	Patio	Patio		Patio		Patio	
<u> </u>	1 F/P	1 F/P		1 F/P		1 F/P	
Fireplace	Fence			Fence			
Fence		Fence				Fence	40.500
Pool Spa	None	None	10,000	None	00.500	Pool	-12,500
Net Adjustment (Total)		+ X-	\$ 13,000	X + - \$	29,500	+ X- \$	12,500
Adjusted Sale Price		Net Adj1.0%		Net Adj. 2.0%		Net Adj1.0%	
of Comparables		Gross Adj. 1.0%			1,489,500	Gross Adj. 1.0% \$	1,237,500
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as of 07/12/2023
Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File No. 1064elcam After reviewing the three approaches, the market approach, the cost approach, and the income approach, the market approach was

After reviewing the timee approaches, the market approach, the cos	
determined to be the strongest supporter for the subjects final value	
property. The income approach was considered to be not applicable	e, due to the predominance of owner occupany, and lack of rental
data. Exterior inspection only.	
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Exterior-Only Inspection Residential Appraisal Report

File No. 1064elcam

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

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

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

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Exterior-Only Inspection Residential Appraisal Report

File No. 1064elcam

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature William Crale	
Signature Walle C The Comments of the Comments	Signature
Name William C Fisher	Name
Company Name William C Fisher	Company Name
Company Address 9192 Guss Drive	Company Address
Huntington Beach, CA 92646	
Telephone Number <u>714-931-6993</u>	Telephone Number
Email Address 714-931-6993	Email Address
Date of Signature and Report 07/12/2023	Date of Signature
Effective Date of Appraisal 07/12/2023	State Certification #
State Certification # AR005705	or State License #
or State License #	State
or State License # State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 12/23/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
1064 El Camino Drive	Did not inspect exterior subject property
Costa Mesa, CA 92626	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,250,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Address 2015 Monhotton Reach Plvd Suite 100	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	

APPRAISER

Uniform Appraisal Dataset Definitions

File No. 1064elcam

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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 residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

 $Little\ or\ no\ updating\ or\ modernization.\ This\ description\ includes,\ but\ is\ not\ limited\ to,\ new\ homes.$

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

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

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

File No. 1064elcam

Abbreviat	ions Used in Data Sta	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
	Contracted Date	Date of Sale/Time		Recreational (Rec) Room	Basement & Finished Rooms Below Grade
C			lu l		
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
		Date of Sale/Time	Short	Short Sale	
e ELIA	Expiration Date				Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
	praiser-Defined Abbre		Abbrox	Full Name	Appropriate Fields
Abbrev.	Full Name	viations Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
			Abbrev.	Full Name	Appropriate Fields
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			Abbrev.	Full Name	Appropriate Fields
			Abbrev.	Full Name	Appropriate Fields
			Abbrev.	Full Name	Appropriate Fields

Market Conditions Addendum to the Appraisal Report File No. 1064elcam

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 1064 El Camino Drive City Costa Mesa State CA Zip Code 92626 Borrower Redwood Holdings LLC Instructions: 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 average. 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 Current - 3 Months Overall Trend Inventory Analysis X Stable Total # of Comparable Sales (Settled) 11 10 Increasing Declining 25 Absorption Rate (Total Sales/Months) Increasing X Stable Declining 4.17 3.67 3.33 X Declining Increasing Stable Total # of Comparable Active Listings 10 4 Months of Housing Supply (Total Listings/Ab.Rate) 2.40 1.09 0.60 X Declining Stable Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price 1,195,000 1,285,000 1,250,000 Increasing X Stable Declining Increasing Median Comparable Sales Days on Market 47 39 X Stable 44 Increasing X Stable Median Comparable List Price 1,199,000 1,277,000 1,225,000 Declining Median Comparable Listings Days on Market 48 Declining X Stable Increasing 59 55 Median Sale Price as % of List Price Increasing Declining 100.00% 100.00% 100.00% X Stable Seller-(developer, builder, etc.)paid financial assistance prevalent? Declining X Stable 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 fees, options, etc.). The higher percentage of consessions are assistance with closing costs at a low percentage or amount. Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). Limited number of foreclosure property is noted at the present time, that would offset the current stable market trends. Cite data sources for above information. CRMLS/NDC 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. Present market conditions for the marketing area of the subject are good. Limited marketing time of less than 90 days. Interest rates are rising, however it appears to have no avderse effect on the current market with values remaining stable. 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 Subject Project Data Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Declining Absorption Rate (Total Sales/Months) Stable Declining Increasing Total # of Active Comparable Listings Stable Declining Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature William Crish Signature_ Name William C Fisher Name Company Name William C Fisher Company Name Company Address 9192 Guss Drive Company Address _ Huntington Beach, CA 92646 State License/Certification # State License/Certification # AR005705 State CA State Email Address 714-931-6993 Email Address

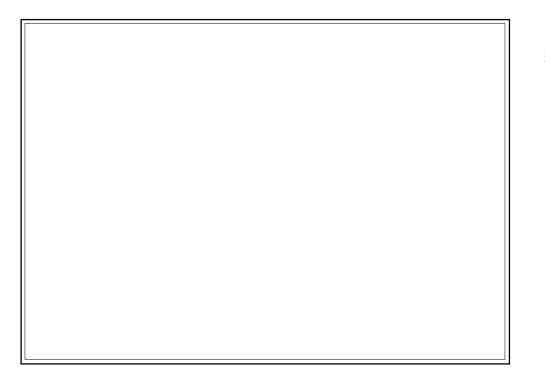
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No).: 1064elcam	
Property Address: 1064 El Camino Drive	Case No.:		
City: Costa Mesa	State: CA	Zip: 92626	
Lender: Wedgewood Inc.			



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: July 12, 2023 Appraised Value: \$ 1,250,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 1064 El Camino Drive
City: Costa Mesa
Lender: Wedgewood Inc.

File No.: 1064elcam

Case No.:

Zip: 92626



COMPARABLE SALE #1

1108 El Camino Drive Costa Mesa, CA 92626 Sale Date: s04/23;c03/23 Sale Price: \$ 1,287,000



COMPARABLE SALE #2

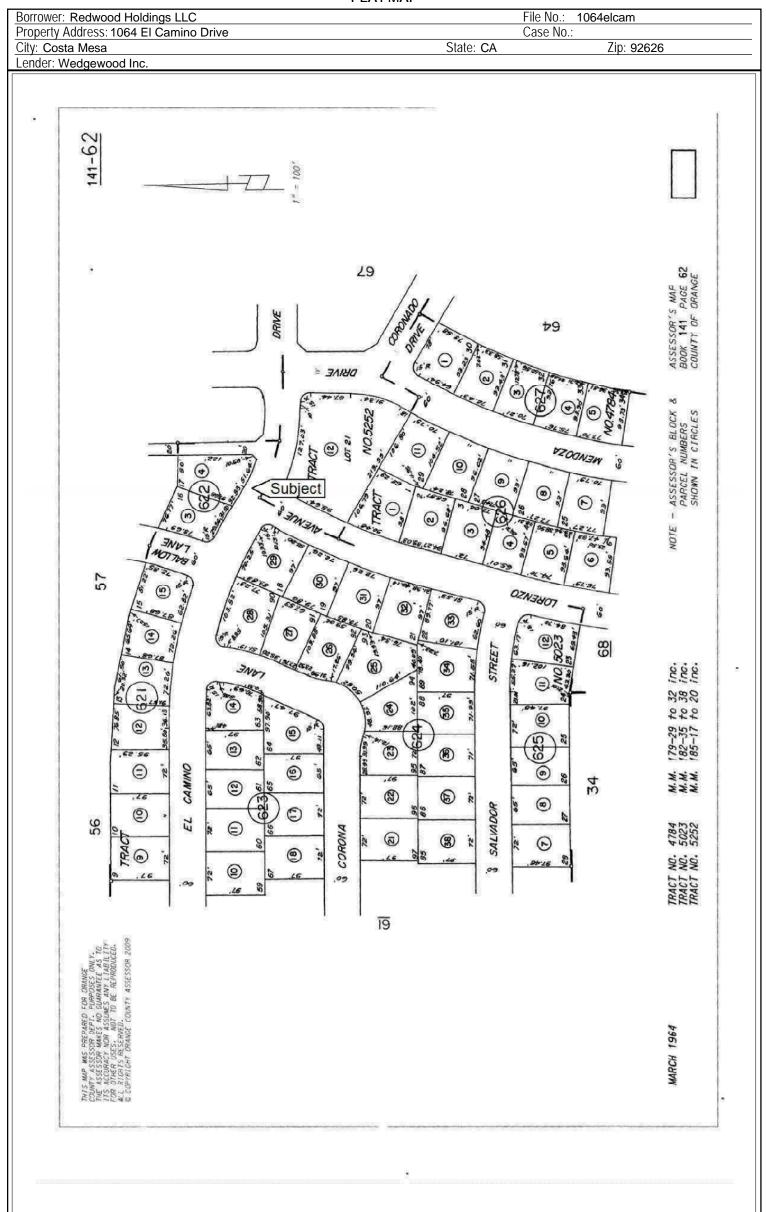
2829 San Juan Lane Costa Mesa, CA 92626 Sale Date: s03/23;c02/23 Sale Price: \$ 1,460,000



COMPARABLE SALE #3

2775 Cibola Avenue Costa Mesa, CA 92626 Sale Date: s05/23;c03/23 Sale Price: \$ 1,250,000

PLAT MAP



LOCATION MAP

File No.: 1064elcam Borrower: Redwood Holdings LLC

Property Address: 1064 El Camino Drive City: Costa Mesa Case No.:

State: CA Zip: 92626

Lender: Wedgewood Inc.



Borrower: Redwood Holdings LLC File No.: 1064elcam Property Address: 1064 El Camino Drive Case No.: City: Costa Mesa State: CA Zip: 92626 Lender: Wedgewood Inc.

HUDSON INSURANCE COMPANY 100 William Street, 5th Floor New York, NY 10038

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-1AX-1002512

1. Named Insured: William C. Fisher 9192 Guss Drive 2. Address:

Huntington Beach, CA 92646

3. Policy Period: From: October 18, 2022 October 18, 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 A. \$1,000,000

\$1,000,000

Damages Limit of Liability

Claims Expense Limit of

B. \$1,000,000 D. \$1,000,000

Liability 5. Deductible (Inclusive of Claims Expenses):

Each Claim 5A. \$500 5B. \$ 1,000 Aggregate Policy Premium: State Taxes/Surcharges: \$716.00

7. Retroactive Date: October 18, 2022

to 2. July

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.

ALIA (Riverton Insurance Agency B. Agent/Broker:

Corp.)

(800) 882-4410

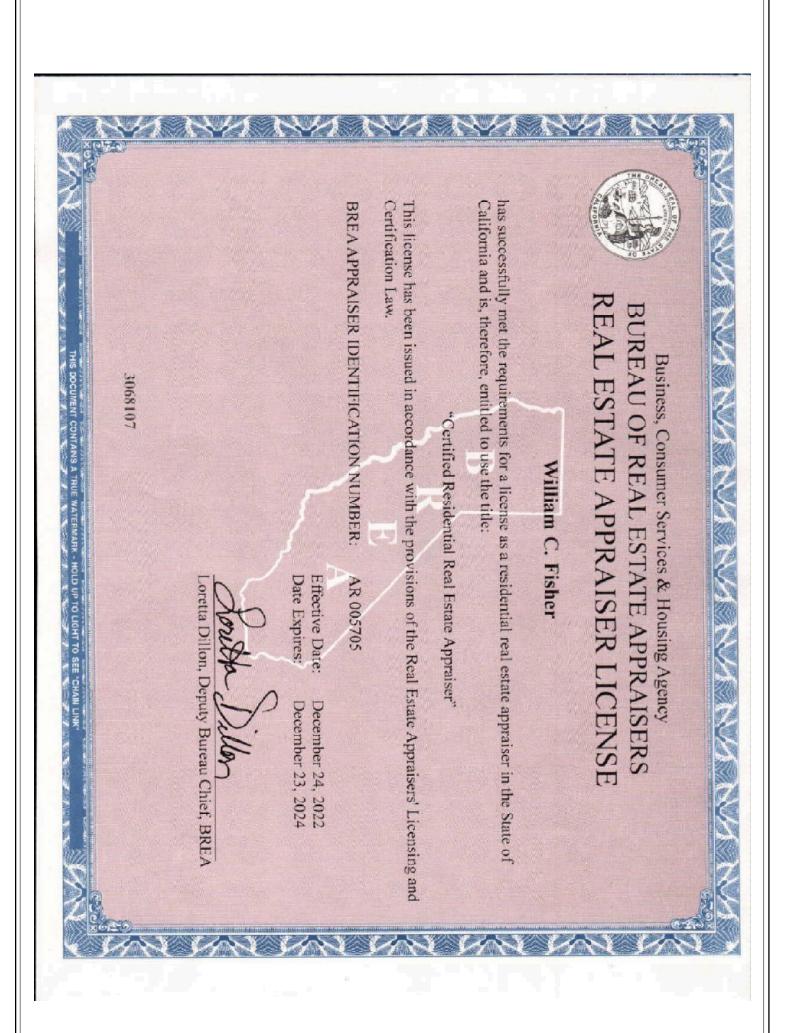
IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President

ma Daskal Secretary

Page | 1 PRA100 (01/20)

Borrower: Redwood Holdings LLC
Property Address: 1064 El Camino Drive
City: Costa Mesa
Lender: Wedgewood Inc. File No.: 1064elcam Case No. State: CA Zip: 92626



	********* INVOICE ********		
File Number: 1064eld	cam		
Borrower :			
Invoice # : Order Date : Reference/Case # : PO Number :			
1064 El Camino Driv Costa Mesa, CA 92			
		\$ \$ 	
	Invoice Total State Sales Tax @ Deposit Deposit	\$ \$ (\$ (\$	215.00 0.00 15.00
	Amount Due	\$	200.00
Terms:			

Please Make Check Payable To:

William C Fisher 9192 Guss Drive Huntington Beach, CA. 92646

Fed. I.D. #:

AERIAL MAP

Borrower: Redwood Holdings LLC
Property Address: 1064 El Camino Drive
City: Costa Mesa
Lender: Wedgewood Inc. File No.: 1064elcam Case No.:

State: CA Zip: 92626

