Huibin Lan

**Exterior-Only Inspection Residential Appraisal Report** 

File No.	34387379
Case No.	54396

	The purpose of this summary appraisal repo	ort is to provide	e the lender/clien	t with an	accurate a	nd adequately sunn	orted	oninion of the	market value o	f the subject pro	nerty
	Property Address 23124 MAUD AVE	it is to provide	s the lender/ollen		occurate, a	Hayward			e CA Zip C		541
	•	1.0	Owner of Public F		JILY					Alameda	
	Borrower Redwood Holdings L	<u>.LC </u>	Owner of Public F	Record		LEWIS LEON	V III		County	Alameda	
	Legal Description TR 2071 LOT 40										
	Assessor's Parcel # 417-210-40					Tax Year		2022		s \$ 4,723	
١	Neighborhood Name San Jose				Map Re	eference	48	-D5	Census Tra	act 500	1.00
2	Occupant X Owner Tenant	Vacant Speci	ial Assessments	\$	0	PUD	HC	DA\$	0	per year	per month
<u> </u>	Property Rights Appraised X Fee Simp	le Leasel	hold Other	(describe)	)						
מ	Assignment Type Purchase Transaction			$\overline{}$	•	ribe) Servicing(N	/larke	t Value)			
	Lender/Client Wedgewood Inc	511   1101			•	nattan Beach Blv			ondo Beach	CΔ 90278	
	Is the subject property currently offered for	agle or boo it									
				sale III lile	tweive inc	initis prior to the em	ective t	Jale OI IIIS app	oraisar!	Yes X No	
	Report data source(s) used, offerings price(	s), and date(s	s). ML#								
	I did did not analyze the contra	ct for sale for	the subject purch	nase trans	saction. Ex	plain the results of t	he ana	lysis of the cor	ntract for sale o	r why the analys	sis was not
-	performed.										
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2	Contract Price \$ Date of	Contract	Is the	property	seller the c	wner of public reco	rd?	Yes N	o Data Sourc	e(s)	
Z	Is there any financial assistance (loan charge										No
2	If Yes, report the total dollar amount and de	-	-	ownpayin	ioni acciolo	inoo, oto., to be paid	a by an	y party on bon			,
	in res, report the total dollar amount and de	Scribe the itel	nis to be paid.								
	Note: Race and the racial composition of	f the neighbo	rhood are not a								
	Neighborhood Characteristics			One-U	<u>Init Housir</u>	g Trends	,	One-U	nit Housing	Present Land U	se %
	Location Urban X Suburban	Rural	Property Values	X Incr	reasing	Stable	Declin	ing PRICE	AGE	One-Unit	95 %
5	Built-Up X Over 75% 25-75%	Under 25%	Demand/Supply	Sho	ortage	X In Balance	OverSu	pply \$ (000)	(yrs)	2-4 Unit	2 %
5			Marketing Time				Over6n		Low 6	Multi-Family	2 %
5	Neighborhood Boundaries The north bou								High 123	Commercial	1 %
2	south boundary is the Mission Blvd and					Tive Garryon Ru.	, 1110	775	Pred. 72	Other	· //
Ė	-						مطلا منا			•	
2	Neighborhood Description The subject pr										
ļ	maintained and is close to schools, park								il quality and o	condition in the	area.
	The subject's neighborhood is located w										
	Market Conditions (including support for the	<u>above concl</u>	usions) The nei	ighborho	od trend is	increasing overa	II for th	ne last 12 mo	nths with mo	oderate sales r	ates.
	Current interest rate is about 6.46% API	R for conven	tional loan and	the requi	irement fo	the loan is more	strict.	there are so	me seller con	cessions.	
	Dimensions 50 X 25	50	Area	1	2500 sf	Shape	Rec	tangular	View	N;Res;	
	Specific Zoning Classification	R1	Zoni	na Descri	ption Sind	le Family Resid	ence				
		Nonconformi	ing (Grandfathere		No Zon						
	Zoriirig Compilarioo   71   Logar   Logar	TTOTIOOTHOTTIII	rig (Cianalatiloid	u 000) L							
	le the highest and best use of subject prope	rty ac improv	ad for as propose	d por pla	nc and and			2 X Voc	No. If No.	doscribo See	
	Is the highest and best use of subject prope	erty as improve	ed (or as propose	ed per pla	ns and spe			e? X Yes	No If No,	describe. See	
	Comment	erty as improv	, , ,			cifications) the pres	ent use				Delicato
Ш	Comment Utilities Public Other (describe)	,	Public		ns and spe	cifications) the pres	ent use	Improvement		Public	Private
311E	Comment Utilities Public Other (describe) Electricity X	Water	Public X			cifications) the pres C Stree	ent use	<b>Improvement</b> phalt			Private
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**Exterior-Only Inspection Residential Appraisal Report** 

						subject neighbo					to \$		0,000 .
						ne past twelve n				00,000			,225,000 .
FEATURE	SUBJ MAUD AVE			ARABLE 3118 Sh			COMPA		Street	C		ABLE SA	ALE#3 Marie Ct.
	rd, CA 9454			/ward, C				-	A 94541				A 94541
Proximity to Subject	iu, OA 3434	<u> </u>		0.41 mil				.50 mile				.26 mil	
Sale Price	\$			\$		970,000	J	\$	1,060,000			\$	1,100,000
Sale Price/Gross Liv. Area	\$ 0.00	sq. ft.	\$ 776.		g. ff		\$ 841.2		q. ft.	\$	681.1		q. ft.
Data Source(s)		<u>'</u>				;DOM 23			609;DOM 6	М			68;DOM 13
Verification Source(s)			Realque	est Pleas	se	Comment	Realques	st Pleas	se Comment		Realqu	uest Do	oc# 27505
VALUE ADJUSTMENTS	DESCRIP	TION	DESCRI	PTION	+(	-) \$ Adjustment			+(-) \$ Adjustment	DE	SCRIPT		+(-) \$ Adjustment
Sale or Financing			ArmLth				ArmLt				ArmLt		
Concessions			Conv;0				Conv;0		_		Conv;0		
Date of Sale/Time	A D D		s06/23;c05/23 N;Res;			0			0	s03	3/23;c0		+13,000
Location						-15,000					N;Res		-15,000
Site				mple ) sf		+75,000	Fee Sim 15841	•	-33,500		5300 9	•	+72,000
View				es;		173,000	N;Res		-55,500		N;Res		172,000
Design (Style)	DT2;Con		DT1;Ra			0			0	DT	2;Cont	•	
Quality of Construction	Q4		Q4			<u>-</u>	Q4				Q4		
Actual Age	68		69	)		0	80		0		36		С
Condition	C3		C3				C3				C3		
Above Grade	Total Bdrms.		Total Bdrms				Total Bdrms.	Baths			Bdrms.	Baths	
Room Count	6 3	2.1	6 3	2.0		+4,000		2.0	+4,000		3	3.0	-4,000
Gross Living Area	1,200	sq. ft		sq. ft.		-16,500		sq. ft.	-20,000	1	,615	sq. ft.	-137,000
Basement & Finished	0sf		0s	Ť			0sf				0sf		
Rooms Below Grade	Λ.,	go.	Λ	200	-		Λ	70			Λισ=-	70	
Functional Utility Heating/Cooling	Avera FWA/N	_	Avera FWA/N	_			Averaç FWA/Ce	_	-3,000		Averaç VA/Ce		-3,000
Energy Efficient Items	Dual Pane \		Dual Pane				Dual Pane V		-3,000		Pane V		-3,000
Garage/Carport	2gbi2d		2ga2			0			0		2gbi2d		
Porch/Patio/Deck	Porch/Coi		Porch/Co				Porch/Cor				ch/Cor		
Fireplaces	1 Firepl		Non			+3,000			+3,000		Firepla		
Pool	None		Non			•	None		,		None		
Listing Price \$	None	<del>2</del>	958,8	388		0	899,88	38	0		958,88		C
Net Adjustment (Total)			X +	-	\$	50,500	+ X		\$ -49,500		+ X -		\$ -74,000
Adjusted Sale Price			Net Adj: 59				Net Adj: -5%				.dj: -7%		
of Comparables									\$ 1,010,500	Gross	Adj: 2	2%	\$ 1,026,000
			star biatan, af t										
I X did did not re	search the sale	e or trans	sier nistory or t	ne subject	t pro	operty and com	parable sales. I	f not, exp	olain				
I X did   did not re	search the said	e or trans	sier nistory or t	ne subject	t pro	operty and com	parable sales. I	f not, exp	Diain				
										te of this	s annrai	sal	
My research X did	did not revea	l any pric	or sales or tran	nsfers of th	ne si	ubject property	for the three ye	ars prior	to the effective da	te of this	s apprais	sal.	
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Exterior-Only Inspection Residential Appraisal Report

File No. 34387379 Case No. 54396

Exterior-Only inspection ite	Sidential Applaisal Nepolt	
Comparable selection:All the comps are arm length transactions.		
R1=Single family Residence: the minimum lot size for single family is 5		
acres.But for much newer single family the lot size will be smaller acco		:e:
http://library.municode.com/HTML/16425/level2/TIT17ZO_CH17.08DI.f This appraisal was ordered in compliance with Appraisal Independence		
No any personal property is included in this transaction.	e Airt and Mortgage Letter 2009-20.	
Note that the GLA , floor plan of the comp2 is not correct in the Realqu	uest, thus I use the number in the attached MLS Listing.	
The condition of the interior of the improvements are from PUBLIC DA		by the
property owner.		
Note about the verification source of the comp1 and comp2 : As it is clearly a source of the comp1 and comp2	- · · · · · · · · · · · · · · · · · · ·	
document number is not recorded in the Realquest(See the attached p	oroperty profile of these comparables). CONFIRMED the sale	e prices
with the agent.  Though the comp3 and comp4 is beyond the usual guidline of the GLA	A difference and/or the sold time as it is subject's immediate	
neighbor and similar to the subject in all the features(Especially the sal		·
Due to these extensions and the difference of GLA,condition ,style and	· · · · · · · · · · · · · · · · · ·	ed
comparable price range is beyond the usual guideline.		
The age ,lot size ,GLA,location adjustments were obtained by the pair	analysis of the comparables in the subject's neighborhood. I	Note that
the age difference is within 35 years and the lot size difference within	10% of the subject's lot size is seen as brackted as no adjus	ment
are needed in this case.		
All the games are in the games are considered unique back and / An the back	uning write and marinly improved all by the calls and in a click	
All the comps are in the same or competing neighborhood ( As the hou comparables and the subject have the same or similar school ratings)		
are addressed in the two nearest and same style sold comp3 and com	·	
remained sold comp).	in 1,00% for compound comp recopositiony, 10% cach for	410
,		
Note that the subject's final market value is lower than that of the pred	dominant value of the neighborhood , this is because the sub	ject has
a smaller lot size and most of the sold somparables sold in a pervious	high price range of 7-12 months .No any marketability issue	<b>e</b>
noticed due to this(i.e. the DOM of housing value higher than the predo	ominant value is similar to the housing value lower than the	
predominant value).		
COST APPROACH TO VALUE	(not required by Fannie Mae.)	
Provide adequate information for the lender/client to replicate your cost figures and cal		
Support for the opinion of site value (summary of comparable land sales or other methods	· · · · · · · · · · · · · · · · · · ·	
cost reference and observed typical cost. Land value arrived at by abstance the area due to high locational demand and the lack of established bui		
over total value as the demand in the neighborhood is still high.	ilidable sites. No arry marketability issue due to triis high ratio	or site
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$	550,000
Source of cost data Marshall & swift cost reference	·	396,000
Quality rating from cost service Good Effective date of cost data Current	Bsmt Sq. Ft. @ \$ =\$	0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		
Physical depreciation is based on the subject's effective age. Cost	Garage/Carport 400 Sq. Ft. @ \$ 90.00 =\$	36,000
estimates based on Marshall & swift cost reference and observed		432,000
typical cost. Land value arrived at by abstraction method. Land to	Less Physical 50 Functional 0 External 5	000 000
improvement ratio is typical for the area due to high locational		226,800
demand and the lack of established buildable sites. The age/life method is used to calculate physical depreciation. No functional	•	205,200 220,000
obsolescence or major deferred maintenance noted.	As-is value of Site Improvements — — — — — — — — — — — — — — — — — — —	220,000
•	s Indicated Value By Cost Approach =\$	975,200
INCOME APPROACH TO VALUE		
Estimated Monthly Market Rent \$ X Gross Multiplier	=\$ Indicated Value by Income Approach	
Summary of Income (including support for market rent and GRM)		
DDO IFOT INFORMATION	FOR PUR (IC. III 11)	
PROJECT INFORMATION		
Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Homeowner's Association (HOA)?		
Legal Name of Project  Total number of phases  Total number of units  Total	I number of units cold	
	Il number of units sold	
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.		
· · · · · · · · · · · · · · · · · · ·	No If No, describe the status of completion.	
Are the common elements leased to or by the Homeowner's Association? Yes	No If Yes, describe the rental terms and options.	
Describe common elements and recreational facilities.		
2000, 20 common diamenta una reordational labilities.		

ADDITIONAL COMMENTS

COST APPROACH

**PUD INFORMATION** 

# Market Conditions Addendum to the Appraisal Report File No. 34387379 Case No. 54396

	The purpose of this addendum is to provide the lende									
	neighborhood. This is a required addendum for all app			•						
	Property Address 23124 MAUE	) AVE	City	Hayward	Sta	te CA		ZIP Code		94541
	Borrower Redwood Holdings LLC									
	Instructions: The appraiser must use the information				-					
	housing trends and overall market conditions as repor	-		•						
	it is available and reliable and must provide analysis a		•							
	explanation. It is recognized that not all data sources	will be able to provide	data for the shaded	areas below; if it is ava	ailable,	however, the	appr	aiser must i	nclud	le that data
	in the analysis. If data sources provide all the required	d information as an ave	erage instead of the	median, the appraiser	should	report the av	ailabl	e figure and	l iden	itify it as an
	average. Sales and listings must be properties that co	mpete with the subject	t property, determine	ed by applying the crite	eria that	would be us	ed by	a prospect	ive bu	uyer of the
	subject property. The appraiser must explain any ano	malies in the data, suc	ch as seasonal mark	ets, new construction,	foreclos	sures, etc.				
	Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		0	veral	l Trend		
	Total # of Comparable Sales (Settled)	89	46	36		Increasing		Stable	X	Declining
	Absorption Rate (Total Sales/Months)	14.83	15.33	12.00		Increasing		Stable	Х	Declining
	Total # of Comparable Active Listings	3	0	20		Declining		Stable	Х	Increasing
	Months of Housing Supply (Total Listings/Ab. Rate)	0.20	0.00	1.67		Declining		Stable	Х	Increasing
	Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			veral	l Trend		morodomy
	Median Comparable Sales Price	785,000.00	757,564.00	808,500.00	X	Increasing	Verai	Stable		Declining
	Median Comparable Sales Days on Market	16	10	10	$\vdash$	Declining		Stable	Х	Increasing
RESEARCH & ANALYSIS	Median Comparable Sales Days on Market  Median Comparable List Price	785,000.00	N/A	741,919.00		Increasing		Stable	X	Declining
F	Median Comparable List i fice  Median Comparable Listings Days on Market	216	N/A	14	X	Declining		Stable		Increasing
N S	Median Sale Price as % of List Price	100.00	102.00	103.00				Stable	Х	Declining
∞ජ			Yes X		$\vdash$	Increasing Declining	X	Stable	H	
동	Seller-(developer, builder, etc,) paid financial assistan			No 20/ 4- 50/ 3-					4-	Increasing
¥	Explain in detail seller concessions trends for the past	t 12 months (e.g. selle	r contributions increa	ased from 3% to 5%, II	ıcreasır	ig use of buy	aowr	is, closing c	osts	
S	condo fees, options, etc.)	<u> </u>								
	The concession were not seen as often as b									
<u> </u>	in the current market, this is especilly true fo	or the recent 6 mor	nths, the multiple	offers are compe	ting to	r the house	es in	the neigh	nbor	hood and
MARKET	the broad bay area.									
Σ	A ( ) (DEQ ) ) ( ) ( ) ( )	, Dv D	<u> </u>							<i>(</i> ' \
	Are foreclosure sales (REO sales) a factor in the mark			ain (including the trend		-				
	No, as there is only few distressed properti				omps	and none	01 2	3 active/p	ena	ing
	comps within last 12 months are distressed	sales), the prices	will NOT be affect	sieu.						
	Cite data sources for above information.									
		1.0 1 1/0		1 \						
	IMLS Database:Baveast( www.maxmls.net) a	and Realduest(Co	relogic:www.real	quest.com)						
	MLS Database:Bayeast( www.maxmls.net) a	and Realquest(Co	relogic:www.real	quest.com)						
					form. If	you used an	/ add	itional inforr	natio	n, such as
	Summarize the above information as support for your	conclusions in the Ne	ighborhood section of	of the appraisal report						
		conclusions in the Ne drawn listings, to form	ighborhood section outlier	of the appraisal report	olanatio	n and suppo	t for	your conclu	sions	
	Summarize the above information as support for your an analysis of pending sales, and/or expired and with	conclusions in the Ne drawn listings, to form nood is almost inc	ighborhood section oulate your conclusion reasing overall f	of the appraisal report ns, provide both an ex or the the last 12	olanatio month	n and suppo	t for aring	your conclu g the med	sions ium	price of
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CONDO/CO.OP	Summarize the above information as support for your an analysis of pending sales, and/or expired and with Overall the market in the subject's neighbort most recent 3 months data to the previous 7 contract date difference more than 3 months.  As there is no any active/pending comparate.  If the subject is a unit in a condominium or cooperative. Subject Project Data. Total # of Comparable Sales (Settled). Absorption Rate (Total Sales/Months). Total # of Active Comparable Listings. Months of Unit Supply (Total Listings/Ab. Rate). Are foreclosures sales (REO sales) a factor in the proof foreclosed properties.  Summarize the above trends and address the impact. Signature. Appraiser Name. Huibin I Company Name. Bluebay Appile.	conclusions in the Ne drawn listings, to form nood is almost inc '-12 months data as.  Dies in the previou  e project, complete the Prior 7-12 Months  ject? Yes  on the subject unit and an araisal Inc.	ighborhood section of ulate your conclusion reasing overall frand the monthly is 4-6 months, thus s 4-6 months, thus s 4-6 months  Prior 4-6 Months  No If yes, incompany I supervisor Company I super	of the appraisal report as, provide both an ex or the the last 12 time adjustment ra as I entered 'N/A' in  Project Name: Current - 3 Months  dicate the number of R  Name Name	planation month te will the month the a	n and suppo is (Complete (860/8)) be (860/8) bove table Concreasing Increasing Declining	t for	your conclus the med )/12*100=  I Trend Stable Stable Stable Stable	sions ium :0.24	price of 4% or the  Declining Declining Increasing Increasing
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# Bluebay Appraisal Inc. SUBJECT PHOTO ADDENDUM

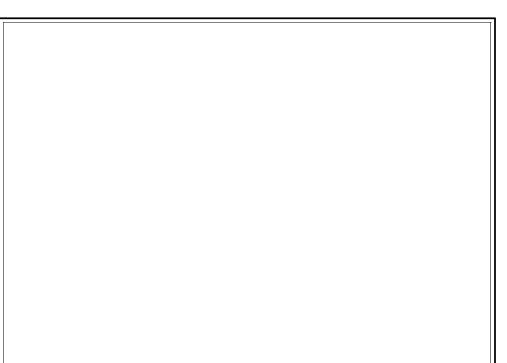
File No. 34387379 Case No. 54396

Borrower Redwood Holdings LLC

Property Address	23124 MAUD AVE						
City Hayward		County	Alameda	State	CA	Zip Code	94541
Lender/Client \	Wedgewood Inc	,	Address	2015 Manhattan E	Beach Blvd Suite 10	00, Redondo Beach, 0	CA 90278



FRONT OF SUBJECT PROPERTY 23124 MAUD AVE Hayward, CA 94541



REAR OF SUBJECT PROPERTY



STREET SCENE

# SALES COMPARISON ANALYSIS

# Bluebay Appraisal Inc. **EXTRA COMPARABLES 4-5-6**

File No. 34387379 Case No. 54396

Borrower Redwood Holdings LLC

Property Address 23124 MAUD AVE

CityHaywardCountyAlamedaStateCAZip Code94541Lender/ClientWedgewood IncAddress2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

FEATURE		UBJEC	٦٢	(	COMPA	DARIE	SVIE#	4		· OMDAE	RABLE S	SALF# 5			ABLE SA	UE#	6
	MAUE		-	<u> </u>			rwood Pl					all Way			Highla		
	rd, CA						A 94541					A 94541			vard, C		
Proximity to Subject	, , ,		<u> </u>			15 mil					.50 mil				.52 mil		_
Sale Price	\$					\$	875,0	00			\$	899,000			\$	899	.950
Sale Price/Gross Liv. Area		0.00	sq. ft.	\$	650.5	6 s	q. ft.		\$	736.8	9 s	q. ft.	\$	756.9	90 s	q. ft.	<u>,                                      </u>
Data Source(s)					L# BE4		58;DOM	23	ML# BE410316		<del></del>	'		30945;DOM 15			
Verification Source(s)							c# 17845		Realquest an					uest an			
VALUE ADJUSTMENTS	DE	SCRIP1	TION		SCRIP		+(-) \$ Adju			SCRIPT		+(-) \$ Adjustment		DESCRIPTION			djustment
Sale or Financing					ArmLtl					Listing				Listing Conv;0			•
Concessions					Conv;	)				Conv;	0						
Date of Sale/Time				s10	s10/22;c09/22 +21,000		Active		0		Active	e		0			
Location	A;F	es;Bs	syRd	B;Res;Cul-de-Sac		-3	30,000		N;Res	s;	-15,000	A;I	Res;Bs	syRd			
Leasehold/Fee Simple	Fe	e Sim	nple	Fe	ee Sim	ple			Fe	ee Sim	ple		F	ee Sim	nple		
Site	1	2500	sf		5821 sf		+6	37,000		7110 :	sf	+54,000		5483	sf		+70,000
View		N;Res	3;		N;Res	;				N;Res	s;			N;Res	s;		
Design (Style)	DT2	;Cont	temp	DT:	2;Cont	emp			D.	T1;Raı	nch	0	D	T1;Ra	nch		0
Quality of Construction		Q4			Q4					Q4				Q4			
Actual Age		68			33			0		67		0		74			0
Condition	<u> </u>	C3		<u> </u>	C3				C3					C3			
Above Grade	Total	3drms.	Baths	Total	Bdrms.	Baths				Bdrms.	Baths			Bdrms.	Baths		
Room Count	6	3	2.1	6	3	2.0		-4,000	_	3	2.0	+4,000		3	2.0		+4,000
Gross Living Area	1,	200	sq. ft.	1,	,345	sq. ft.	-4	18,000	1,	,220	sq. ft.	0	1	,189	sq. ft.		0
Basement & Finished		0sf			0sf					0sf				0sf			
Rooms Below Grade					_					_				_			
Functional Utility	1	veraç			Averag					Averaç				Avera			
Heating/Cooling		VA/No			WA/No					WA/No				WA/No			
Energy Efficient Items	<del>                                     </del>		Vindow		Pane V					Pane V			Dual Pane Window				
Garage/Carport		gbi2d			2gbi2d					2ga2d		0		1gd1d		,	+10,000
Porch/Patio/Deck			ncrete		ch/Con					ch/Con				ch/Cor			
Fireplaces	1	Firepla		1	Firepla				1	Firepla			1	1 Fireplace			
Pool		None			None				None			None					
Listing Price \$		None	<del>)</del>		899,00		0			None				None	•		
	sting Price \$ None							X + -				X + Net Adj: 9%					
Net Adjustment (Total)		, , ,				-	\$ 14,0	000			-	\$ 43,000			-	\$ 84	,000
Adjusted Sale Price				Net A	dj: 2%				Net A	dj: 5%		,	Net A	dj: 9%		•	•
				Net A			\$ 889,		Net A			\$ 942,000	Net A			•	3,950
Adjusted Sale Price of Comparables	research	and an	nalysis of	Net A Gross	dj: 2% s Adj :	19%	\$ 889,	000	Net Ad Gross	dj: 5% Adj: 8	1%	\$ 942,000	Net A	dj: 9%		•	•
Adjusted Sale Price of Comparables  Report the results of the resu	research	and an		Net A Gross the prio	dj: 2% s Adj :	19% transfe	\$ 889,	000 the sub	Net Ac Gross ject prop	dj: 5% Adj: 8	d compa	\$ 942,000 arable sales	Net A Gross	dj: 9% Adj: 9	9%	\$ 98	3,950
Adjusted Sale Price of Comparables  Report the results of the I		and an	SUI	Net A Gross the prio	dj: 2% s Adj : or sale or	19% transfe	\$ 889,	000 the sub	Net Ac Gross ject prop	dj: 5% Adj: 8	d compa	\$ 942,000	Net A	dj: 9% Adj: 9		\$ 98	3,950
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# SALES COMPARISON ANALYSIS

# Bluebay Appraisal Inc. EXTRA COMPARABLES 7-8-9

File No. 34387379 Case No. 54396

Borrower Redwood Holdings LLC

Property Address 23124 MAUD AVE

City Hayward County Alameda State CA Zip Code 94541

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

FEATURE		SUBJE	CT	COMPA	RABLE	SAL	E# 7	(	COMPA	RABLE S	SALE# 8	C	OMPAR	RABLE SA	ALE#	9
Address 23124	MAUE	) AVE			24 Jam											
Haywa					vard, C		•									
Proximity to Subject		0.0.	<u> </u>		).26 mil											
Sale Price	\$				\$	-	950,000			\$				\$		
Sale Price/Gross Liv. Area		0.00	sq. ft.	\$ 805.7		q. ft	<u> </u>	\$			q. ft.	\$			q. ft.	
Data Source(s)	φ	0.00	5q. it.	<del> </del>			;DOM 23	Ψ		3	ų. π. <u> </u>	Ψ			y. II.	
Verification Source(s)	DE	00010	TION			$\overline{}$	5489312		00010	TION	( ) <b>A</b> A II ( )		-00010	FION	( ) <b>(</b> )	P 1 1
VALUE ADJUSTMENTS	DE	SCRIP	HON	DESCRIP		+(-	-) \$ Adjustment	DE	SCRIP <sup>*</sup>	TION	+(-) \$ Adjustment	DE	SCRIP	IION	+(-) \$ A	djustment
Sale or Financing				ArmLth												
Concessions																
Date of Sale/Time				s06/23;c0			0									
Location		Res;Bs	•	N;Res	-		-15,000									
Leasehold/Fee Simple	F€	ee Sim	ıple	Fee Sim	•											
Site	1	12500	sf	5088	sf		+74,120									
View		N;Res	3;	N;Res	3;											
Design (Style)	DT:	2;Cont	temp	DT1;Ra	nch		0									
Quality of Construction		Q4		Q4												
Actual Age		68		39			0									
Condition		C3		C3												
Above Grade	Total	Bdrms.	Baths	Total Bdrms.	Baths			Total	Bdrms	Baths		Total	Bdrms.	Baths		
Room Count	6	3	2.1	6 3	2.0		+4,000									
Gross Living Area	_	,200	sq. ft.	1,179	sq. ft.		+6,930			sq. ft.			1	sq. ft.		
Basement & Finished	١,	0sf	3q. it.	0sf	3q. n.		. 0,500			3q. n.				3q. it.		
Rooms Below Grade		USI		031												
Functional Utility		Averag	70	Averag	70											
· · · · · · · · · · · · · · · · · · ·		WA/No		FWA/No												
Heating/Cooling			Vindow													
Energy Efficient Items		2gbi2d		Dual Pane V 2ga2d			0									
Garage/Carport		ch/Cor		Porch/Cor												
Porch/Patio/Deck																
Fireplaces	I	Firepla		1 Firepl												
Pool		None		None												
Listing Price \$		None	)	849,00	1	_	70.050					$\vdash$				
Net Adjustment (Total)				X +	-	\$	70,050	N	+ 00/	-	\$		+   .	-	\$	
Adjusted Sale Price				Net Adj: 7%		•	4 000 050		dj: 0%				\dj: 0%		•	
of Comparables				Gross Adj:	11%	\$	1,020,050	Gross	Adj: (	0%	\$	Gros	s Adj: (	J%	\$	
D 10 0 10					, ,			. ,								
Report the results of the r	esearcn	and an											201	10.10.10.	<b>50415</b>	" 0
ITEM				BJECT		COI	IPARABLE SA	LE#		COMP	ARABLE SALE#	88	CON	<u>IPARABI</u>	LE SALE	# 9
Date of Prior Sale/Transfe				2/2023												
Price of Prior Sale/Transfe	er			\$0												
Data Source(s)		L		023054161			Realques									
Effective Date of Data Sou				1/2023			02/01/202			_						
Analysis of prior sale or tr								rch the	e data	base,	no prior sale o	f the s	subject	within	last 36	
months. no prior sale	e of the	e comp	parable	s within last	12 mor	nths	3.									
Summary of Sales Compa				Comps are c	losed s	ale	s within last	10 m	onths	of simila	ar design and a	ge, ar	nd simi	lar qual	ity, con	dition
and appeal from subj																
Adjustments are mad			•					_			•	•	•			
\$330/SF(For GLA dif	ference	e more	e than 2	20 sqft); 3). E	3edroor	n: \$	\$3000/Bedro	om; 4	). Bath	nroom: S	\$8000/Bathrooi	n; 5).	Age: \$	700/Ye	ar(For	age
difference more than								_								
the contract date diffe														Factor	The a	bove
adjustment are obtair	ned by	paired	d analy	sis of the cor	mparab	les	in the subje	ct's ne	eighbo	rhood a	and is typical to	the a	rea.			

### **Exterior-Only Inspection Residential Appraisal Report**

File No. 34387379 Case No. 54396

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 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.

Page

### **Exterior-Only Inspection Residential Appraisal Report**

File No. 34387379 Case No. 54396

### 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.

## Exterior-Only Inspection Residential Appraisal Report Case No. 54396

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

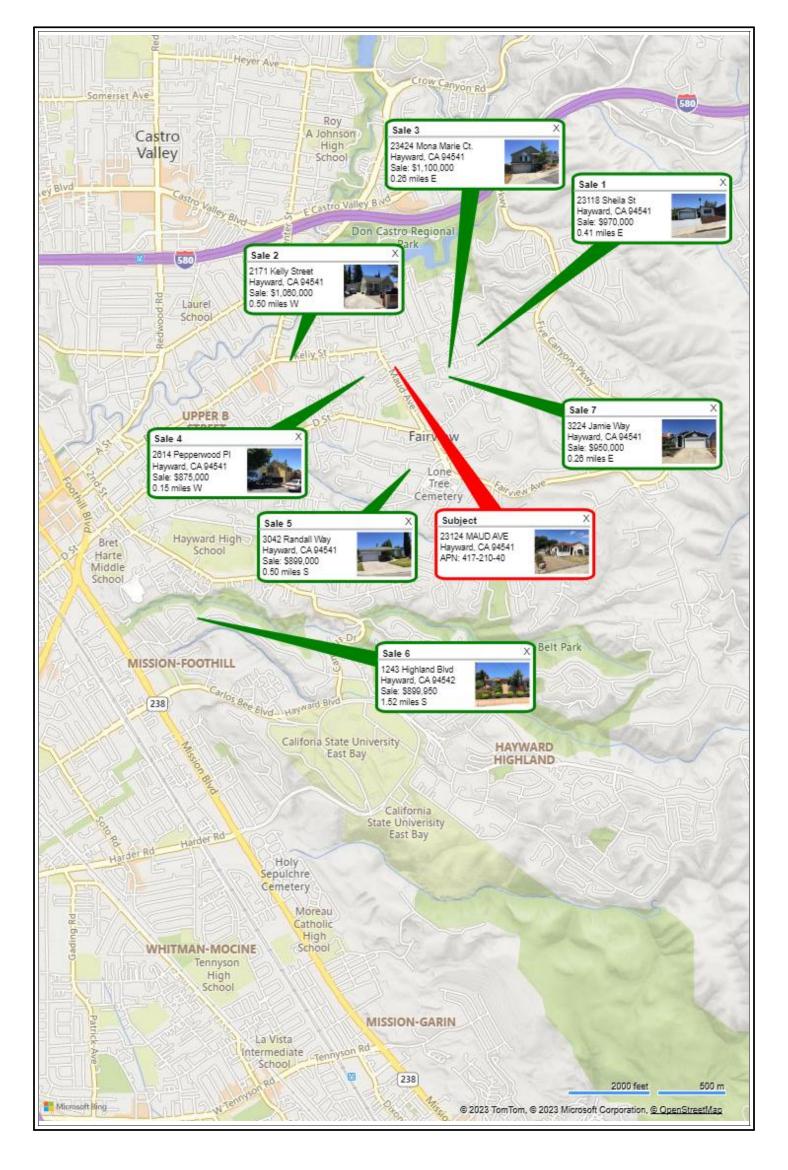
- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including,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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Huibin Lan	Name
Company Name Bluebay Appraisal Inc.	Company Name
Company Address 41041 Trimboli Way #1492	Company Address
Fremont, CA 94538	
Telephone Number 5106736733	Telephone Number
Email Address appraiserlan@yahoo.com	Email Address
Date of Signature and Report 07/14/2023	Date of Signature
Effective Date of Appraisal 07/14/2023	State Certification #
State Certification # AR030132	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 02/18/2025	
	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	
23124 MAUD AVE	Did not inspect exterior of subject property
Hayward, CA 94541	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$975,000	
LENDER/CLIENT	
Name <u>Clear Capital</u>	COMPARABLE SALES
Company Name Wedgewood Inc	
Company Address 2015 Manhattan Beach Blvd Suite 100	Did not inspect exterior of comparable sales from street
Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

## Bluebay Appraisal Inc. LOCATION MAP ADDENDUM

File No. 34387379 Case No. 54396

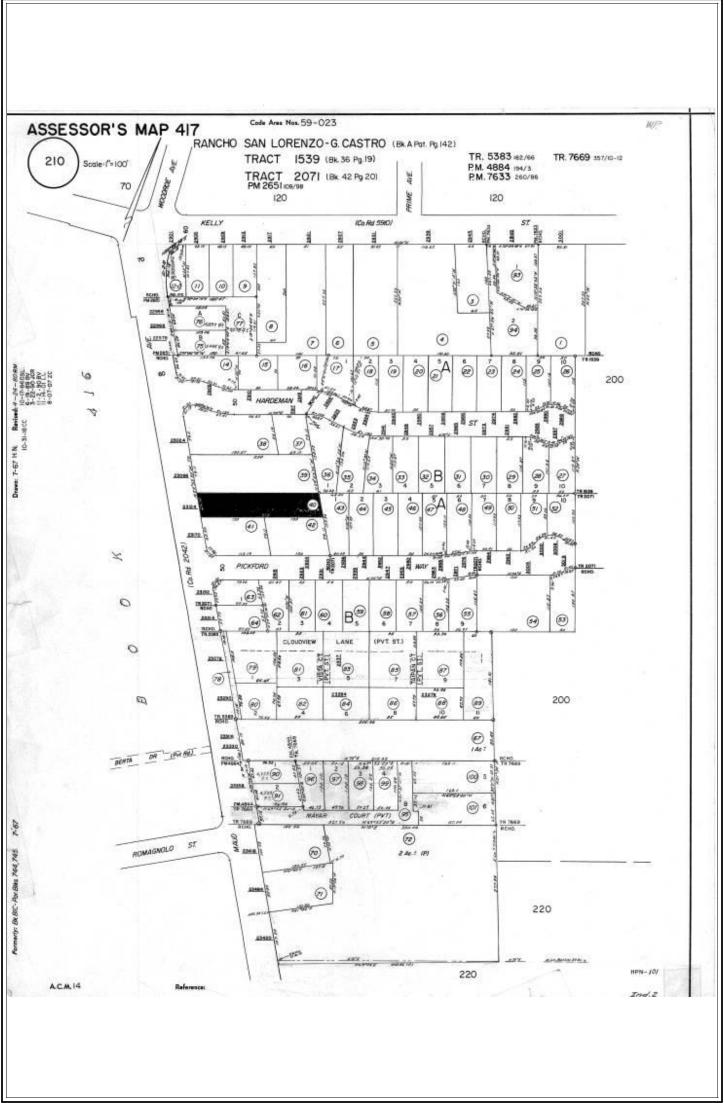
Property Address	23124 MAUD AVE					
City Hayward	County	Alameda	State	CA	Zip Code	94541
Lender/Client Wed	gewood Inc	Address	2015 Manhattan Bea	ach Blvd Suite 10	0, Redondo Beach	, CA 90278



# Bluebay Appraisal Inc. **PLAT MAP**

File No. 34387379 Case No. 54396

Property Address	23124 MAUD AVE					
City Hayward	County	Alameda	State	CA	Zip Code	94541
Lender/Client Wed	gewood Inc	Address	2015 Manhattan E	Beach Blvd Suite	100, Redondo Be	each, CA 90278



Redwood Holdings LLC Borrower

Property Address	23124 MAUD AVE					
City Hayward	County	Alameda	State	CA	Zip Code	94541
Lender/Client We	dgewood Inc	Address	2015 Manhattan I	Beach Blvd Suite	100, Redondo Be	each, CA 90278



**COMPARABLE SALE#** 1 23118 Sheila St Hayward, CA 94541



**COMPARABLE SALE#** 2 2171 Kelly Street Hayward, CA 94541



**COMPARABLE SALE#** 23424 Mona Marie Ct. Hayward, CA 94541

3

Property Address	23124 MAUD AVE					
City Hayward	County	Alameda	State	CA	Zip Code	94541
Lender/Client We	dgewood Inc	Address	2015 Manhattan E	Beach Blvd Suite	e 100, Redondo Be	each, CA 90278



COMPARABLE SALE # 2614 Pepperwood Pl Hayward, CA 94541



COMPARABLE SALE # 5 3042 Randall Way Hayward, CA 94541



COMPARABLE SALE # 1243 Highland Blvd Hayward, CA 94542

Borrower Redwood Holdings LLC

Property Address	23124 MAUD AVE						
City Hayward	(	County	Alameda	State	CA	Zip Code	94541
Lender/Client We	edgewood Inc	•	Address 2	015 Manhattan Bea	ch Blvd Suite 10	0, Redondo Beac	h, CA 90278



### COMPARABLE SALE # 7 3224 Jamie Way Hayward, CA 94541

COMPARABLE SALE #

COMPARABLE SALE # 9

License

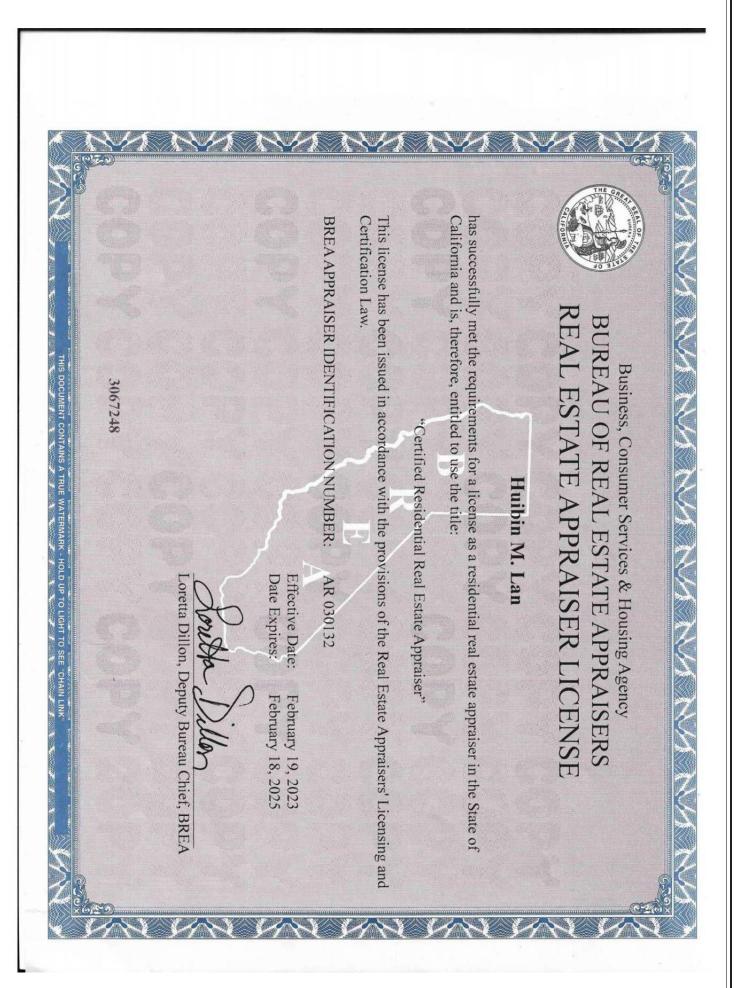
File No. 34387379 Case No. 54396

Borrower Redwood Holdings LLC

Property Address 23124 MAUD AVE

City Hayward County Alameda State CA Zip Code 94541

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Insurance

File No. 34387379 Case No. 54396

Borrower Redwood Holdings LLC

Property Address 23124 MAUD AVE

City Hayward County Alameda State CA Zip Code 94541

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



### **DECLARATIONS**

REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

### THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP3367375-22 Renewal of: RAP3367375-21

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Huibin Lan

Item 2. Address: 41526 Carmen St
City, State, Zip Code: Fremont, CA 94539

Item 3. Policy Period: From \_\_\_\_\_09/08/2022 \_\_\_\_\_ To \_\_\_\_09/08/2023

(Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability:

A. \$ \_\_\_\_ 500,000 \_\_\_\_ Damages Limit of Liability – Each Claim

B. \$ \_\_\_\_ 500,000 \_\_\_\_ Claim Expenses Limit of Liability – Each Claim

C. \$ \_\_\_\_\_\_ Damages Limit of Liability – Policy Aggregate

D. \$ \_\_\_\_\_\_ Claim Expenses Limit of Liability – Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$ 500 Each Claim

B. \$ **1,000** Aggregate

Item 6. **Premium**: \$ 835.00

Item 7. Retroactive Date (if applicable): 09/08/2006

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (08/12)

D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)

D42414 (08/19)

Authorized Representative

D42101 (03/15) Page 1 of 1

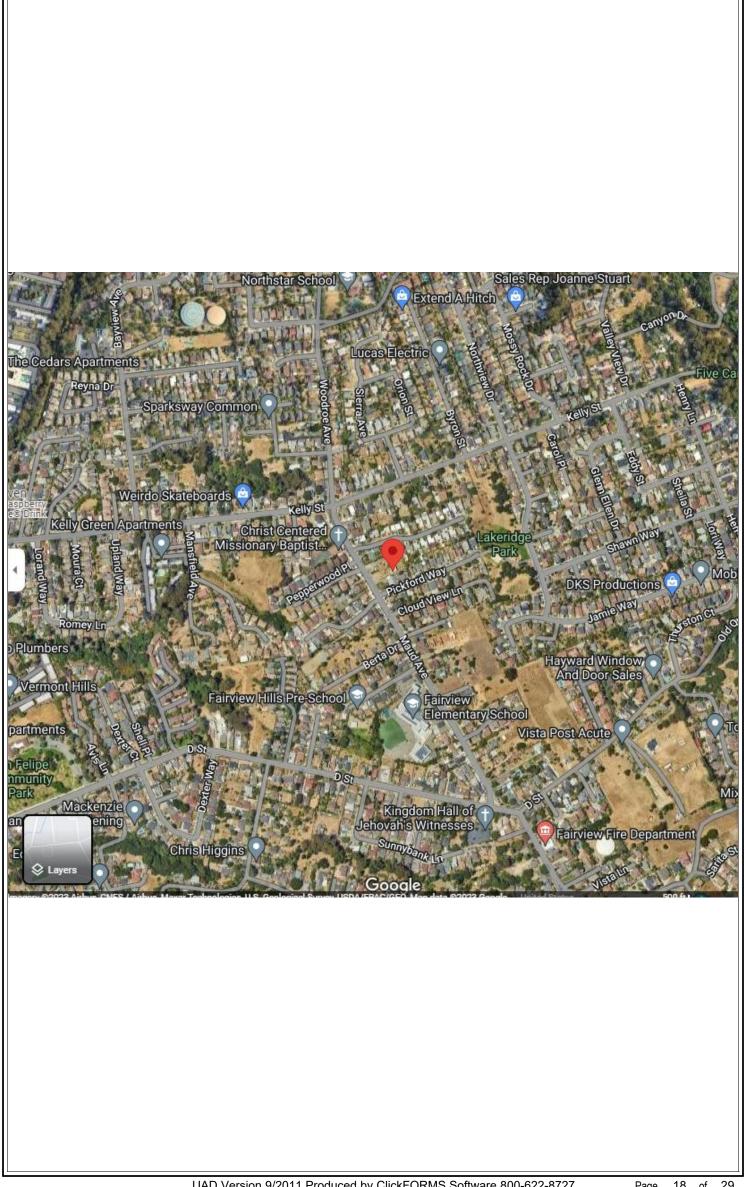
Aerial Map

34387379 File No. Case No. 54396

Borrower Redwood Holdings LLC

Property Address 23124 MAUD AVE

County Alameda State CA 94541 City Hayward Zip Code Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



# UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 34387379 Case No. 54396

### Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

### **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 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. It's estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C.4

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 are 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.

# UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 34387379 Case No. 54396

### **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 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.

05

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

Ω6

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.

### Requirements - 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 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) Property Description Abbreviations Used in This Report

File No. 34387379 Case No. 54396

A ac AdjPrk AdjPwr ArmLth AT B ba br BsyRd c Cash Comm Conv cp CrtOrd CtySky CtyStr cv DOM DT dw e Estate FHA g ga ga gbi gd GlfCse Glfvw GR HR in Ind Listing Lndfl	Adverse Acres Adjacent to Park Adjacent to Power Lines Arms Length Sale Attached Structure Beneficial Bathroom(s) Bedroom Busy Road Contracted Date Cash Commercial Influence Conventional Carport Court Ordered Sale City View Skyline View City Street View Covered Days On Market Detached Structure Driveway Expiration Date Estate Sale Federal Housing Administration	Location & View Area, Site Location Location Sales or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View Garage/Carport Data Sources Design (Style)
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Conv cp CrtOrd CtySky CtyStr cv DOM DT dw e Estate FHA g ga gbi gd GlfCse Glfvw GR HR in Ind	Conventional Carport Court Ordered Sale City View Skyline View City Street View Covered Days On Market Detached Structure Driveway Expiration Date Estate Sale	Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View Garage/Carport Data Sources Design (Style)
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CtySky CtyStr cv DOM DT dw e Estate FHA g ga gbi gd GlfCse Glfvw GR HR in Ind	City View Skyline View City Street View Covered Days On Market Detached Structure Driveway Expiration Date Estate Sale	View View Garage/Carport Data Sources Design (Style)
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cv DOM DT dw e Estate FHA g ga gbi gd GlfCse Glfvw GR HR in	Covered Days On Market Detached Structure Driveway Expiration Date Estate Sale	Garage/Carport Data Sources Design (Style)
DOM DT dw e Estate FHA g ga gbi gd GlfCse Glfvw GR HR in Ind Listing	Days On Market Detached Structure Driveway Expiration Date Estate Sale	Data Sources Design (Style)
DT dw e Estate FHA g gga ggbi ggt GlfCse Glfvw GR HR in	Detached Structure Driveway Expiration Date Estate Sale	Design (Style)
DT dw e Estate FHA g gga ggbi ggt GlfCse Glfvw GR HR in	Detached Structure Driveway Expiration Date Estate Sale	Design (Style)
dw e Estate FHA g ga gbi gd GlfCse Glfvw GR HR in	Driveway Expiration Date Estate Sale	- , , ,
e Estate FHA g ga gbi gd GlfCse Glfvw GR HR in	Expiration Date Estate Sale	Caraga/Carport
Estate FHA g ga ga gbi gd GlfCse Glfvw GR HR in	Estate Sale	Garage/Carport
FHA g ga ga gbi gd GlfCse Glfvw GR HR in		Date of Sale/Time
g ga gbi gd GlfCse Glfvw GR HR in	Federal Housing Administration	Sale or Financing Concessions
g ga gbi gd GlfCse Glfvw GR HR in		Sale or Financing Concessions
ga gbi gd GlfCse Glfvw GR HR in	Garage	Garage/Carport
gbi gd GlfCse Glfvw GR HR in		
gd GlfCse Glfvw GR HR in Ind	Attached Garage	Garage/Carport
GlfCse Glfvw GR HR in Ind	Built-In Garages	Garage/Carport
GlfCse Glfvw GR HR in Ind	Detached Garage	Garage/Carport
Glfvw GR HR in Ind Listing	Golf Course	Location
GR HR in Ind Listing	Golf Course View	View
HR in Ind Listing		
in Ind Listing	Garden	Design (Style)
Ind Listing	High Rise	Design (Style)
Listing	Interior Only Stairs	Basement & Finished Rooms Below Grade
Listing	Industrial	Location & View
l ndfl	Listing	Sales or Financing Concessions
	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
PubTrn	Public Transportation	Location
PwrLn	Power Lines	View
	Relocation Sale	Sale or Financing Concessions
Relo		
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
	` '	
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
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
vv u	wait ob pasement	Daschiefit & Fillistied Moulls Delow Glade
	1	

File No. 34387379 Case No. 54396

Borrower Redwood Holdings LLC

201101101 11111111111111111111111111111						
Property Address 23124 MAUD AVE						
City Hayward	County	Alameda	State	CA	Zip Code	94541
Lender/Client Wedgewood Inc		Address 2015 N	lanhattan Beach	Blvd Suite 10	0, Redondo Bea	ch, CA 90278

The appraiser's competency for completing work order assignments within the subject's market area:

The appraiser is very familiar with the market area of the subject, approximate about 300 of appraisals completed in this market, there is about 10 miles that the appraiser traveled to the subject. The appraisaler has about 10 years of field work experience and has access to the MLS data of the subject's neighborhood. The appraiser reside in the neighbor county of Alameda county.

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

HIGHEST AND BEST USE OF THE SUBJECT: The subject has typical lot size, GLA, style ,construction quality and similar condition as a single family house( physically possible) and conform to the neighborhood with almost all the similar single family houses(The reasonable,probable and Legal use of the lot as the the single family home zoning of the neighborhood----Legally allowable), the single family house demand is still high in all the bay area and the subject's neighborhood(financially feasible and Maximu Productive), thus its current use is in its highest and best use.

The Coronavirus (COVID-19) outbreak has had a significant impact on local, national and global economies. Financial markets worldwide are experiencing unprecedented volatility. In some areas of the United States, there are current Shelter-in-Place orders and other restrictions on daily activities. These events are likely to impact real estate values in the short term but, as of the date of this appraisal, there is not enough data to substantiate that position. I have researched all available local sources and, as of this date, I have not found any data suggesting that significant changes in local real estate market have occurred. The market data presented in this appraisal report is considered the most recent and relevant available and the resulting analysis best reflects market conditions as of the effective date of appraisal.

No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted toinfluence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of thereport), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report anyunauthorized contacts either personally by phone or electronically to the Clear Capital.

File No. 34387379 Case No. 54396

Borrower Redwood Holdings LLC

Property Address	23124 MAUD AVE						
City Hayward		County	Alameda	State	CA	Zip Code	94541
Lender/Client V	Vedgewood Inc	•	Address 2015 M	lanhattan Beach	Blvd Suite 10	0 Redondo Bea	ch CA 90278

Appraiser searched out 3 miles from the subject  $\,$ , within 12 months GLA 720-1680 sqft  $\,$  and  $\,$  city of Hayward  $\,$  and found the following 171 comparables  $\,$ :

į ,		
Street Address (Full)	Sale Price	Sq Ft Total
121 Cornucopia WAY	920000	1495
25284 Windfeldt	825000	1355
23118 Sheila St	970000	1250
1230 Apple Ave	753000	1025
137 Virginia St	930000	1420
654 Laurette PL	682600	986
1859 Cedar St	850000	984
21459 Locust St.	800000	919
733 Hampton Rd	875000	1570
568 Mardie St	853000	1000
625 Meek Ave	660000	806
490 W Sunset Blvd	780000	844
531 Culp Ave	675000	812
1379 Highland Blvd	750000	839
356 Saint George St	851000	1329
2249 Minnie ST	860000	1075
2171 Kelly ST	1060000	1260
123 Fagundes St	730000	969
25897 Bryn Mawr AVE	933000	1550
2260 Romey Ln	790000	1100
240 Traynor Street	817000	1071
22347 Montgomery St	850000	1421
168 Laurel Ave	900000	1386
17297 Los Banos St	742000	1239
23755 Clayton St	900000	1502
26634 Colette ST	725000	1167
430 Willow Ave	600000	1008
1082 Highland BLVD	750000	1598
22778 Wildwood St	865000	1470
24148 Zorro	749450	1012
3012 Randall WAY	1050000	1480
24600 Pontiac St	775000	1333
2979 D St	1225000	1036
775 Broadway St	500000	768
1472 D St	600000	1026
24316 Edith ST	700000	853
1155 Rowena DR	730000	880
169 Newton St	800000	1070
742 Paradise Blvd	720000	1142
24842 Tioga RD	810000	1483
26993 Hayward Blvd	930000	1606
24686 Joyce St	800000	1000
24618 Fairview AVE	760127	983
2272 Kelly St	775000	1109
25912 Gushue Street	1025000	1558
3224 Jamie Way	950000	1179
26133 Huntwood Ave	850000	1130
22563 Northview Dr	1000000	1614
22833 Myrtle ST	755000	1421
1170 Cotter Way	595000	1064
84 Fagundes Ct	675000	858

File No. 34387379 Case No. 54396

Property Address	23124 MAUD AVE						
City Hayward		County	Alameda	State	CA	Zip Code	94541
Lender/Client V	Vedgewood Inc	•	Address 2015 M	anhattan Beach	Blvd Suite 100	). Redondo Beac	h. CA 90278

Tollent Wedgewood me		1633 2013 Maii	
282 Langley Way	795000	1082	
25764 Underwood AVE	763000	1041	
22265 Pearce ST	675000	1070	
1283 Russell Way	1000000	1680	
1680 Highland Blvd	875000	1169	
22591 Mossy Rock Dr	750000	1280	
704 Pinedale CT	700000	1440	
1575 172Nd Ave	770100		
		1400	
755 PARADISE	705000	1080	
23118 Sheila ST	638000	1250	
347 Mason DR	735000	951	
2619 D St	1015000	1654	
17112 Los Banos ST	769000	1240	
24035 Myrtle St	675000	1050	
24862 Soto Road	703000	1023	
22350 Peralta St	720000	1089	
24316 Edith Street	500000	853	
21355 Santos ST	720000	952	
199 Hermes CT	722000	936	
1833 Cedar St	660000	840	
124 Fagundes ST	715000	924	
23424 Mona Marie Ct.	1100000	1615	
809 Douglas St	875000	1542	
23975 Myrtle Street	750000	1044	
22146 Mission Blvd	600000	1322	
22792 Wildwood St	850000	1400	
287 Orchard AVE	934000	1647	
2775 Lancaster Rd	1100000	1563	
22250 Main St	800000	1444	
20675 Blossom Cmn	750000	1560	
20860 Birrch st.	535000	1150	
350 Raymond Dr	745000	1586	
24428 Marie Dr	890000	1638	
23829 Clayton St.	860000	1502	
25742 Underwood Ave	749000	1059	
280 Elmwood Ln	700000	1051	
24865 Muir Street	670450	1040	
363 Medford AVE	940000	1200	
2526 Hermosa Ter	850000	975	
2701 Pickford Pl	875000	1220	
346 Larchmont St	850000	1375	
24644 Tioga RD	830000	1191	
495 C St	635000	959	
24047 Edloe Dr	750000	1261	
22271 Pearce St	657888	845	
1582 D ST	650000	1068	
22370 Princeton ST	643000	816	
23840 Clayton St	815000	1502	
337 Cherry WAY	750000	1018	
•			
377 Medford AVE	630000	995 1240	
20501 Morva Dr	533333	1240	
26634 Joshua St	850000	1296	
22562 Hennings CT	685000	1560	
2579 Jacobs St	900000	1574	

File No. 34387379 Case No. 54396

Property Address	23124 MAUD AVE						
City Hayward		County	Alameda	State	CA	Zip Code	94541
Lender/Client V	Vedaewood Inc	•	Address 2015 N	lanhattan Beach	Blvd Suite 10	0. Redondo Bea	ch. CA 90278

Chefit Wedgewood Inc	Ado	1000 2010 Main	attail beach bive duite 100, Nedolido beach, OA
24019 2nd ST	775000	1138	
2167 Brandywine Pl	910000	1458	
22563 Northview Dr	775000	1614	
21725 Westfield Ave	647000	1526	
24690 Tioga Rd	755000	1338	
25022 Panitz ST	800000	1075	
21772 Westfield AVE	710000	1221	
22499 Woodroe Ave	875000	1533	
3450 Saddle Drive	768000	1318	
3450 Saddle DR	768000	1318	
23954 Carmelita Dr	925000	1318	
26337 Huntwood Ave	820000	1142	
24135 Machado CT	999950	1512	
22226 Peralta St	744000	1370	
2619 D Street	775000	1654	
2614 Pepperwood Pl	875000	1345	
22725 Lorand Way	950000	1534	
24633 Waterson CT	835000	1393	
22745 Marolyn Ct	755000	1007	
2972 D St	680000	1012	
2588 East Ave	910000	1365	
20961 Montgomery Ave	667000	1057	
2619 D	775000	1654	
23965 2nd street	725000	1514	
20423 Haviland Ave	676000	802	
24611 2nd St	840000	1283	
2330 Hansen RD	850000	1228	
24105 Alice St	700000	856	
22631 Myrtle Cir	955000	1607	
2836 Berta Dr	735000	816	
515 Willow Ave	727000	1050	
336 C St	975000	1607	
26091 Eastman Court	901000	1626	
3258 Valley Brook Way	860000	1483	
1425 Highland Blvd	804000	1163	
339 Annette LN	785000	1032	
1678 East Ave	625000	837	
911 Saint James Ct	621000	1304	
	715000	951	
360 Hyde Dr		948	
1273 Highland Blvd	715000		
2767 Kelly St	820000	1259	
420 Smalley Ave	1100000	1450	
24647 Pontiac St	727000	864	
110 Newton St	750000	1070	
22174 Western Blvd	650000	1128	
656 Colette Pl	658000	951	
239 Stanislaus Way	860000	1499	
26039 Whitman ST	830000	1107	
24020 Alice ST	885000	1265	
22784 Prime Ave	850000	1156	
2299 D Street	820000	1078	
21215 Birch ST	990000	1662	
2960 Butte St	795000	1114	
2947 Blanding Ct	950000	1092	

File No. 34387379 Case No. 54396

20.101.0.						
Property Address 23124 MAUD AVE						
City Hayward	County	Alameda	State	CA	Zip Code	94541
Lender/Client Wedgewood Inc	·	Address 2015 M	lanhattan Beach	Blvd Suite 100	, Redondo Bea	ch, CA 90278

755 Kellogg Ave	680000	816
26151 Parkside Dr	935000	1111
22816 Arnold CT	730000	1000
28066 Thorup Ln	985000	1576
1260 Highland Blvd	860000	1304
22557 Byron St	850000	1520
211 Newton St	755000	1070
22872 Inyo St	894500	1626
1943 E Street	875000	1338
22750 Souza Ct	750000	1113
25874 Bel Aire Drive	850000	1068
1490 170Th Ave	700000	1512
I .		

Bluebay Appraisal Inc.

# APPRAISAL COMPLIANCE ADDENDUM File No. 34387379 Case No. 54396

ALLIVAIDAL GOINII	Case No. 54396		
Borrower/Client Redwood Holdings LLC			
Address 23124 MAUD AVE	Unit No.		
City Hayward County A Lender/Client Wedgewood Inc	Alameda State <u>CA</u> Zip Code <u>94541</u>		
Lender/ollent Wedgewood Inc			
	re this appraisal report meets all USPAP 2014 requirements.		
APPRAISAL AND REPORT IDENTIFICATION			
This Appraisal Report is one of the following types:	·		
	irements of the Appraisal Report option of USPAP Standards Rule 2-2(a).		
	irements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived		
·	may not be understood properly without the additional information in the appraiser's workfile.		
actio opiniono ana conclusione coccorarim allo roporce	The property management and additional modern and approach of the management		
ADDITIONAL CERTIFICATIONS			
I certify that, to the best of my knowledge and belief:			
The statements of fact contained in this report are true and correct.			
The reported analyses, opinions, and conclusions are limited only by the reported a	issumptions and are my personal, impartial, and unbiased professional analyses,		
opinions, and conclusions.  Liness otherwise indicated. I have no present or prospective interest in the property	y that is the subject of this report and no personal interest with respect to parties involved		
	to there of this report and no personal interest with respect to parties involved to the capacity, regarding the property that is the subject of this report within the three-year		
period immediately preceding acceptance of this assignment.	outer capacity, regarding the property that is adopted at the report main the three year		
I have no bias with respect to the property that is the subject of this report or the pa	rties involved with this assignment.		
My engagement in this assignment was not contingent upon developing or reporting	<del>-</del>		
· My compensation for completing this assignment is not contingent upon the develo	pment or reporting of a predetermined value or direction in value that favors the cause		
of the client, the amount of the value opinion, the attainment of a stipulated result, or	or the occurrence of a subsequent event directly related to the intended use of		
this appraisal.			
My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that			
were in effect at the time this report was prepared.  Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.			
	istance to the person(s) signing this certification (if there are exceptions, the name of each		
individual providing significant real property appraisal assistance is stated elsewhere	. , , , , , , , , , , , , , , , , , , ,		
This report has been prepared in accordance with Title XI of FIRREA as amended,	· ·		
PRIOR SERVICES			
	, regarding the property that is the subject of the report within the three-year period		
immediately preceding acceptance of this assignment.			
	the property that is the subject of this report within the three-year period immediately		
preceding acceptance of this assignment. Those services are described in the com PROPERTY INSPECTION	ments below.		
· I X HAVE made a personal inspection of the property that is the subject of the	is report		
have <b>NOT</b> made a personal inspection of the property that is the subject of the			
APPRAISAL ASSISTANCE			
Unless otherwise noted, no one provided significant real property appraisal assistance to			
are hereby identified along with a summary of the extent of the assistance provided in the	e report.		
none			
ADDITIONAL COMMENTS			
	ments: External only inspection. I did not do any services for the subject		
within the last 3 years.	External only moposition. I are not as any solvitose for the subject		
MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PRO	DEDTV		
	izing market conditions pertinent to the appraisal assignment.		
X   A reasonable marketing time for the subject property is 20-40 day(s) util   X   A reasonable exposure time for the subject property is 20-40 day(s).	izing market conditions pertinent to the appraisal assignment.		
The additional exposure lime for the subject property is 20 10 day(s).			
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)		
Simple of the state of the stat	O'mark wa		
Signature Huibin Lan	Signature		
Name Huibin Lan  Date of Signature 07/14/2023	Name Date of Signature		
Date of Signature 07/14/2023 State Certification # AR030132	Date of Signature  State Certification #		
or State License #	or State License #		
State CA	State		
Expiration Date of Certification or License 02/18/2025	Expiration Date of Certification or License		
	Supervisory Appraiser Inspection of Subject Property:		
Effective Date of Appraisal 07/14/2023	Did Not Exterior Only from street Interior and Exterior		

Borrower Redwood Holdings LLC

Property Address 23124 MAUD AVE

CA 94541 City Hayward County Alameda State Zip Code Lender/Client Wedgewood Inc

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



### **ENHANCED REPORT 2.0**

### Subject Property:







Provided By

Amy Zhang (510) 552-1058

### **Document Contents**



- Profile Cover Sheet
  Property Overview
  Property History Page
  Property Comparables (Detailed)
  Property Comparables (Summary)
  Neighborhood

Richard Chen 3340 Walnut Ave 116 Fremont, CA 94538 Richard.chen@ctt.com

### PROPERTY OVERVIEW

### 23124 MAUD AVE, HAYWARD, CA 94541-4512

### Owner and Geographic Information



LEWIS LEON V III

Site Address

23124 MAUD AVE, HAYWARD, CA 94541-4512

**Housing Tract Number:** 

Legal Description:

Secondary Owner:

Mail Address:

23124 MAUD AVE, HAYWARD, CA 94541-4512

Page / Grid:

### **Property Details**

Bedrooms: Total Rooms:

Year Built: Garage: Fireplace:

巢 Pool:

1955 Garage 2 Square Feet: Number of Units:

1,200 12,500 SF

Use Code: Single Family Residential

### Zoning: Sale Information



Transfer Date: 11/13/2014 Transfer Value: \$0.00 Cost/Sq Feet:

417-210-40

Seller:

LEWIS III, LEON V; THE BETTIE JANE LEWIS LIVING TRUST,

2014273379

### **Assessment and Taxes**



Assessed Value: Improvement Value:

Market Value:

Market Improvement Value:

\$321,361.00 \$92,099.00 \$229,262.00 Percent Improvement: Tax Status: Market Land Value:

71.34% \$4,723.06 Current

Homeowner Exemption: Tax Rate Area: Tax Account ID:

Tax Year: 2022

Borrower Redwood Holdings LLC

Property Address 23124 MAUD AVE

04/01/2016

**Recording Date:** 

TD Due Date:

Lender Name:

Lender Type:

Recording Date:

Mortgage Record - 03/25/2016

Vesting: Legal Description:

Price:

CityHaywardCountyAlamedaStateCAZip Code94541Lender/ClientWedgewood IncAddress2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Document#:

Document Type:

Type of Financing:

Borrowers Name:

2016078712

LEWIS III,LEON V

Substitution of Trustee and Full Reconveyance