#### **APPRAISAL OF**



Individual Condominium Unit

#### LOCATED AT:

1703 Hampton Ln Daly City, CA 94014

#### FOR:

Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

#### **BORROWER:**

Redwood Holdings LLC

#### AS OF:

August 2, 2023

BY:

Irina Kurtsevaya

Wedgewood Inc
2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA, 90278

File Number: 34464250

In accordance with your request, I have appraised the real property at:

1703 Hampton Ln
Daly City, CA 94014

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of August 2, 2023 is:
\$950,000
Nine Hundred Fifty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

#### Real Estate Appraisal Services

Exterior-Only Inspection Individual Condominium Unit Appraisal Report

	54485
File No.	34464250

Th	e purpose	of this summ	ary appr	aisai rep	oit is to prov	ide the len	40170110111			cquare	ery supported,	opinion or th	, market ve	alue of the subject p	oroperty.
	Property Ad	ddress 1703	Hampt	on Ln		U	Jnit# -	City	Daly Cit	у		:	State CA	Zip Code <b>94014</b>	
	Borrower <b>F</b>	Redwood F	dolding:	s LLC		C	Owner of Po	ublic Record Bo	onifacio C	oraz	on; Ho Sus	an (	County Sar	n Mateo	
	Legal Descr	ription Unit 1	8 Villa	ge In T	he Park U	nit No 2 I	Lots 6 8	& 10 & Par I	E 851011	69					
	Assessor's	Parcel # 102	2-380-0	40				Tax	Year <b>202</b> 2	2		1	R.E. Taxes \$	4,828	
9	Project Nam	ne Village	in the F	Park		P	hase # 1	Ma	p Reference	TB/2:	2/B4			t 6004.01	
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		ent Wedgew						015 Manhat						CA 90278	
	Is the subject	ct property cur	rently offe	red for sal	le or has it bee	n offered for	sale in the	twelve months	orior to the eff	ective of	date of this appr	aisal? X	Yes1	Vo	
	Report data	a source(s) use	d, offering	price(s),	and date(s).	DOM 16;	;Subjec	t was listed	on 06/29	/202	3 for \$868,0	000 and the	en sold o	n 07/15/2023 fc	r
	\$840,00	0, after 16	days c	on the r	market. M	atrixMLS	#81933	348.							
	I did	did not an	alyze the	contract fo	or sale for the s	subject purch	ase transa	ction. Explain th	e results of th	e analy	sis of the contra	act for sale or w	hy the analys	sis was not performed	
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5															
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5	-			-		_	downpaym	ent assistance, e	etc.) to be paid	d by an	y party on beha	If of the borrow	er?	Yes No	
٥	If Yes, repor	ort the total dolla	ar amount	and desc	ribe the items t	to be paid.									
j	Note: Race	e and the racia	l compos	sition of th	he neighborh	ood are not	appraisal	factors.							
ı		Neighborho						lominium Unit	Housing Tre	ends		Condominiu	n Housing	Present Land U	Jse %
١	Location		XSubu		Rural	Property Va		Increasing	X Stable		Declining	PRICE	AGE	One-Unit	100 %
ı		X Over 75%	25-75	$\overline{}$	Under 25%	Demand/Su	$\overline{}$	Shortage	X In Balan	ra	Over Supply	\$(000)	(yrs)	2-4 Unit	0 %
ă			X Stable		ξ				$\overline{}$	=		. ,	<u> </u>		
<b>5</b>	Growth _		$\overline{}$		Slow			Under 3 mths	3-6 mths		Over 6 mths	600 Lov		Multi-Family	0 %
GHBORHOOD	•							ker Ave in	the South	n and	West,	<b>1,200</b> Hig		Commercial	0 %
o O		Street in the										<b>950</b> Pre		Other	%
ij	Neighborho	ood Description	Subu	ırban re	esidential e	environme	ent com	posed of a	verage qu	uality	wood fram	e attached	SFRs ar	nd low-rise	
	-							•						fic corridors and	
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		y Predomir						19 sq.ft.				.4316ac=9	View N	;Res;	
	Specific Zor	ning Classificat	ion ID0	000		Zonin	g Descripti	on Resident	ial Develo	opme	nt				
	Zoning Com	npliance X	Legal	Lega	al Nonconformi	ing – Do the :	zoning reg	ulations permit r	ebuilding to c	urrent	density?	Yes No			
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	•							plans and speci		presen	t use?	Yes No	If No, des	scribe. Given sub	ject's
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54485

### Exterior-Only Inspection Individual Condominium Unit Appraisal Report

File No. **34464250** 

Describe the condition of the project	and quality of construction. Inspec	tion revealed average const	ruction quality and well ma	aintained condition.
Describe the common elements and	recreational facilities. Communi	ty pool, spa, recreation room	n, racquet ball area, BBQ pi	icnic area, greenbelts.
Are any common elements leased to	or by the Homeowners' Association?	Yes X No If Yes, describe	the rental terms and options.	
Is the project subject to a ground ren	Yes X No If Yes,\$	per year (describe te	erms and conditions)	
Are the parking facilities adequate for appear to be adequate.	r the project size and type? X Yes	s No If No, describe and commo	ent on the effect on value and marketat	bility. Parking facilities
		ent year. Explain the results of the analys ovided for review. Appraiser		
Are there any other fees (other than r	regular HOA charges) for the use of the	project facilities? Yes X No	If Yes, report the charges and desc	cribe.
	cts of similar quality and design, the sub			Low, describe.
<u> </u>	racteristics of the project (based on the nd explain the effect on value and mark	condominium documents, HOA meetings etability.	s, or other information) known to the ap	opraiser?
Unit Charge \$ 594.00 Utilities included in the unit monthly a Source(s) Used for Physical Character		Air Conditioning X Electricity X les X MLS X Assessment and	Tax Records Prior Inspection	Other Property Owner
Other (describe)  General Description	Amenitie		ross Living Area Public records ( Appliances	Car Storage
Floor # 1-2	X Fireplace(s) # 1	P Refrigerator	Non	
# of Levels 2	Woodstove(s) # 0	X Range/Oven	X Gar	
Heating Type FWA Fuel Gas			crowave # of Car	· · · · · · · · · · · · · · · · · · ·
Central AC Individual A		X Dishwasher		igned X Owned
X Other (describe) none	Other None	X Washer/Dryer		Space # n/a
Finished area <b>above</b> grade contains				Feet of Gross Living Area Above Grade
Are the heating and cooling for the in	dividual units separately metered?	X Yes No If No, describe and	comment on compatibility to other pro	jects in the market area.
Fireplace in the living roor	m. Private patio. Double par	s floorplan, equipment and a ne vinyl windows. eterioration, renovations, remodeling, etc		nspect the interior of the
noted during exterior inspe	ection. Subject appears to b	to determine the interior core in average plus condition.  n of the property unless oth	The preparer assumes the	interior condition of the
	ay alter the results of the rep		orwide floted in the report.	ii the decamptions are
	<del></del>	ility, soundness, or structural integrity of	the property? Yes X No	If Yes, describe
			Wy Du wu	The ending the decision
quality and use conform to	to the neighborhood (functional utility, so the neighborhood.	tyle, condition, use, construction, etc.)?	X Yes No If No, desc	cribe. The subject's design,
I X did did not research the	e sale or transfer history of the subject p	roperty and comparable sales. If not, exp	olain	
My research X did did not r Data source(s) MatrixMLS/Re		subject property for the three years prior	to the effective date of this appraisal.	
My research did X did not r Data source(s) MatrixMLS/Re	eveal any prior sales or transfers of the ealist	comparable sales for the year prior to th		
	•	story of the subject property and compar		
ITEM  Date of Prior Sale/Transfer	SUBJECT 07/31/2023	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	\$840,000			
Price of Prior Sale/Transfer  Data Source(s)	\$840,000 MatrixMLS#81933348	County Records	County Records	County Records
Effective Date of Data Source(s)	08/02/2023	08/02/2023	08/02/2023	08/02/2023
	ory of the subject property and comparate		/31/2023 for \$840,000 belo	
		ce Of Trustee's Sale in the s		
Amount \$616,640 and No area. MatrixMLS data and	otice Of Default on 03/02/20 I Realist public records were	23 Doc#9401, Default amount used as sources of information	int \$115,571 do not affect t	he market condition in the
past 12 months, unless no	oted above.			

Exterior-Only Inspection Individual Condominium Unit Appraisal Report File No. 34464250

54485

		rable properties currently of	fered for sale in the sub	ect neighborhood rang			1,199,000	
	There are 18 compa	850,000	to \$ 1,200,000					
	FEATURE	SUBJECT	COMPARABL		COMPARABLES	SALE NO. 2	COMPARABLE	
	Address and 1703 Har		1212 Cameron		1104 Brittany Ln		1209 Cameron L	
	Unit # -, Daly City, C		-, Daly City, CA		-, Daly City, CA 9		-, Daly City, CA 940	
	Project Name and Villag	ge in the Park	Village in the Pa	ırk	Village in the Parl	K	Village in the Par	K
	Phase 1		0.07 miles NW		0.06 miles NE		0.06 miles NW	
	Proximity to Subject Sale Price	\$		985,000	0.06 miles NE	950,000	0.06 miles NVV	880,000
	Sale Price/Gross Liv. Area		\$ 836.87 sq. ft.	905,000	\$ 807.14 sq. ft.	930,000	\$ 908.15 sq. ft.	880,000
	Data Source(s)	\$ 0.00 Sq. II.	MatrixMLS#819	27140·DOM 5	MatrixMLS#81913	3805·DOM 19		4765·DOM 22
	Verification Source(s)		Doc#26852; LP		Doc#253; LP\$895		Doc#18543; LP\$	
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
	Sale or Financing		ArmLth	(7.1.3)	ArmLth	, , , , , , , , , , , , , , , , , , ,	ArmLth	7
	Concessions		Conv;0		Conv;0		Conv;0	
	Date of Sale/Time		s06/23;c06/23		s01/23;c01/23		s04/23;c04/23	
	Location	N;Res;	N;Res;		N;Res;		N;Res;	
	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
	HOA Mo. Assessment	\$594	\$594		\$594		\$594	
	Common Elements	club room,pool	club room,pool		club room,pool		club room,pool	
	and Rec. Facilities	greenbelts	greenbelts		greenbelts		greenbelts	
	Floor Location	1-2	1-2		1-2		1-2	
수	View	N;Res;	N;Res;		N;Res;		N;Res;	
80	Design (Style)	RT2L;Townhse	RT2L;Townhse		RT2L;Townhse		RT2L;Townhse	
PP	Quality of Construction	Q3 38	Q3 38		Q3 38		Q3 38	
Ā	Actual Age	C3	C2	-35,000	C3		C3	
180	Condition Above Grade	Total Bdrms. Baths		-35,000	Total Bdrms. Baths			
AR	Room Count	4 2 2.1	Total         Bdrms.         Baths           4         2         2.1		4 2 2.1		Total         Bdrms.         Baths           4         2         2.0	20,000
JMC	Gross Living Area 250.00	1,177 sq. ft.	1,177 sq.	ft.	1,177 sq. ft.		969 sq. fi	
SALES COMPARISON APPROACH	Basement & Finished	0sf	0sf		Osf		0sf	02,000
Ĕ	Rooms Below Grade							
SA	Functional Utility	Average	Average		Average		Average	
	Heating/Cooling	FWA none	FWA none		FWA none		FWA none	
	Energy Efficient Items	None	None		None		None	
	Garage/Carport	2g	2g		2g		2g	
	Porch/Patio/Deck	Patio	Patio		Patio		Patio	
	Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
				05.000				70,000
	Net Adjustment (Total)			35,000	X + - \$	0	X + - \$	72,000
	Adjusted Sale Price		Net Adj3.6%		Net Adj. 0.0%		Net Adj. 8.2%	,
	Adjusted Sale Price of Comparables	son Approach Compar	Net Adj3.6% Gross Adj. 3.6%	950,000	Net Adj. 0.0% Gross Adj. 0.0% \$	950,000	Net Adj. 8.2% Gross Adj. 8.2% \$	952,000
	Adjusted Sale Price	· · · · — — — — — — — — — — — — — — — —	Net Adj3.6% Gross Adj. 3.6%	950,000	Net Adj. 0.0% Gross Adj. 0.0% \$	950,000	Net Adj. 8.2% Gross Adj. 8.2% \$	952,000
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales	this analysis. 1, 2 and 3 are locate	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the	950,000 most recent sa project. Compa	Net Adj. 0.0% Gross Adj. 0.0% \$ Ile of similar condourables 4 and 5 are	950,000 located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex	952,000 and assigned
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in	this analysis. 1, 2 and 3 are locate	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the	950,000 most recent sa project. Compa	Net Adj. 0.0% Gross Adj. 0.0% \$ Ile of similar condourables 4 and 5 are	950,000 located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex	952,000 and assigned
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales	this analysis. 1, 2 and 3 are locate	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the	950,000 most recent sa project. Compa	Net Adj. 0.0% Gross Adj. 0.0% \$ Ile of similar condourables 4 and 5 are	950,000 located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex	952,000 and assigned
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales	this analysis. 1, 2 and 3 are locate	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the	950,000 most recent sa project. Compa	Net Adj. 0.0% Gross Adj. 0.0% \$ Ile of similar condourables 4 and 5 are	950,000 located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex	952,000 and assigned
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales	this analysis. 1, 2 and 3 are locate	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the	950,000 most recent sa project. Compa	Net Adj. 0.0% Gross Adj. 0.0% \$ Ile of similar condourables 4 and 5 are	950,000 located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex	952,000 and assigned
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales	this analysis. 1, 2 and 3 are locate	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the	950,000 most recent sa project. Compa	Net Adj. 0.0% Gross Adj. 0.0% \$ Ile of similar condourables 4 and 5 are	950,000 located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex	952,000 and assigned
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales	this analysis. 1, 2 and 3 are locate	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the	950,000 most recent sa project. Compa	Net Adj. 0.0% Gross Adj. 0.0% \$ Ile of similar condourables 4 and 5 are	950,000 located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex	952,000 and assigned
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales	this analysis. 1, 2 and 3 are locate	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the	950,000 most recent sa project. Compa	Net Adj. 0.0% Gross Adj. 0.0% \$ Ile of similar condourables 4 and 5 are	950,000 located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex	952,000 and assigned
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales	this analysis. 1, 2 and 3 are locatect's market area - lo	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustment	950,000 most recent sa project. Compa	Net Adj. 0.0% Gross Adj. 0.0% \$ Ile of similar condourables 4 and 5 are	950,000 located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex	952,000 and assigned
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales project in the subject	this analysis. 1, 2 and 3 are locatect's market area - lo	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustmen	950,000 e most recent sa project. Compa nts are not need	Net Adj. 0.0% Gross Adj. 0.0% \$ Ile of similar condourables 4 and 5 are	950,000 located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex	952,000 and assigned
ME	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales project in the subject	this analysis.  1, 2 and 3 are located to the control of the contr	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustmen	950,000 e most recent sa project. Compa nts are not need	Net Adj. 0.0%   Gross Adj. 0.0%   stee of similar condo rables 4 and 5 are ed.	950,000 located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex a competing Pointe	952,000 and assigned
ICOME	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales project in the subject  Indicated Value by Sales Comparable	this analysis.  1, 2 and 3 are located the control of the control	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustments  0,000 INCOME APPR	950,000 e most recent sa project. Compa nts are not need	Net Adj. 0.0%   Gross Adj. 0.0%   stee of similar condo rables 4 and 5 are ed.	950,000 located in the located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex a competing Pointe	952,000 and assigned
INCOME	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales project in the subject  Indicated Value by Sales Comparable Estimated Monthly Market F	this analysis.  1, 2 and 3 are located to the control of the contr	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustments  0,000 INCOME APPR	950,000 e most recent sa project. Compa nts are not need	Net Adj. 0.0%   Gross Adj. 0.0%   stee of similar condo rables 4 and 5 are ed.	950,000 located in the located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex a competing Pointe	952,000 and assigned
INCOME	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subject  Indicated Value by Sales Comparities  Estimated Monthly Market F Summary of Income Approximately	this analysis.  1, 2 and 3 are located to the content of the conte	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustment of the subject ocation adjustment of the subject ocation adjustment ocation adjustment of the subject ocation adjustment ocation o	950,000 e most recent sa project. Compa nts are not need	Net Adj. 0.0%   STORM   STORM	950,000 clocated in the located in the	Net Adj. 8.2% Gross Adj. 8.2% \$ subject complex accompeting Pointed	952,000 and assigned
INCOME	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subject  Indicated Value by Sales Comparities  Estimated Monthly Market F Summary of Income Approximately Indicated Value by: Sales	this analysis.  1, 2 and 3 are located to the cit's market area - located to the cit's market area.	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustment of the subject ocation adjustment of the subject ocation adjustment ocation adjustment of the subject ocation adjustment ocation ocati	950,000 e most recent sa  project. Compa  nts are not need  DACHTOVALUE (r	Net Adj. 0.0%   STORM   STORM	950,000 Docated in the Located in the Red Value by Income A	Net Adj. 8.2%   Gross Adj. 8.2%   \$ subject complex accompeting Pointed approach	952,000 and assigned Pacific
INCOME	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subject  Indicated Value by Sales Comparities  Estimated Monthly Market F Summary of Income Approximately Indicated Value by: Sales Sales comparison as	this analysis.  1, 2 and 3 are located to the cit's market area - located to the cit's	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustment of the subject ocation adjustment of the subject ocation adjustment ocation ocatio	950,000 e most recent sa  project. Compa nts are not need  DACHTO VALUE (r	Net Adj. 0.0%   STORM   STORM	950,000 clocated in the located in the located in the located in the	Net Adj. 8.2%   Gross Adj. 8.2%   \$ subject complex accompeting Pointed  approach  ad) \$ 0  and without an inter	952,000 and assigned Pacific
INCOME	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subject  Indicated Value by Sales Comparities  Estimated Monthly Market F Summary of Income Approx  Indicated Value by: Sale Sales comparison a Income approach is	this analysis.  1, 2 and 3 are located to the control of the contr	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustment of the subject ocation adjustment of the subject ocation adjustment ocation ocatio	950,000 e most recent sa  project. Compa nts are not need  DACHTO VALUE (r	Net Adj. 0.0%   STORM   STORM	950,000 clocated in the located in the located in the located in the	Net Adj. 8.2%   Gross Adj. 8.2%   \$ subject complex accompeting Pointed  approach  ad) \$ 0  and without an inter	952,000 and assigned Pacific
INCOME	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subject  Indicated Value by Sales Comparities  Estimated Monthly Market F Summary of Income Approximately Indicated Value by: Sales Sales comparison as	this analysis.  1, 2 and 3 are located to the control of the contr	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustment of the subject ocation adjustment of the subject ocation adjustment ocation ocatio	950,000 e most recent sa  project. Compa nts are not need  DACHTO VALUE (r	Net Adj. 0.0%   STORM   STORM	950,000 clocated in the located in the located in the located in the	Net Adj. 8.2%   Gross Adj. 8.2%   \$ subject complex accompeting Pointed  approach  ad) \$ 0  and without an inter	952,000 and assigned Pacific
	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subject  Indicated Value by Sales Comparities  Estimated Monthly Market F Summary of Income Approx  Indicated Value by: Sale Sales comparison as Income approach is	this analysis.  1, 2 and 3 are located to the control of the contr	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustment of the subject ocation adjustment of the subject ocation adjustment ocation ocatio	950,000 e most recent sa  project. Compa nts are not need  DACHTO VALUE (r	Net Adj. 0.0%   STORM   STORM	950,000 clocated in the located in the located in the located in the	Net Adj. 8.2%   Gross Adj. 8.2%   \$ subject complex accompeting Pointed  approach  ad) \$ 0  and without an inter	952,000 and assigned Pacific
	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subject  Indicated Value by Sales Comparities  Estimated Monthly Market F Summary of Income Approx  Indicated Value by: Sale Sales comparison as Income approach is	this analysis.  1, 2 and 3 are located to the second secon	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustment of the subject ocation adjustment of the subject ocation adjustment ocation ocatio	950,000 e most recent sa  project. Compa nts are not need  DACHTO VALUE (r	Net Adj. 0.0%   STORM   STORM	950,000 clocated in the located in the located in the located in the	Net Adj. 8.2%   Gross Adj. 8.2%   \$ subject complex accompeting Points   Subject competing Points   Su	952,000 and assigned Pacific
	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subject  Indicated Value by Sales Comparities  Estimated Monthly Market F Summary of Income Approx  Indicated Value by: Sale Sales comparison as Income approach is	this analysis.  1, 2 and 3 are located to the second secon	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustment of the subject ocation adjustment of the subject ocation adjustment ocation ocatio	950,000 e most recent sa  project. Compa nts are not need  DACHTO VALUE (r	Net Adj. 0.0%   STORM   STORM	950,000 clocated in the located in the located in the located in the	Net Adj. 8.2%   Gross Adj. 8.2%   \$ subject complex accompeting Points   Subject competing Points   Su	952,000 and assigned Pacific
	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subject  Indicated Value by Sales Comparities  Estimated Monthly Market F Summary of Income Approx  Indicated Value by: Sale Sales comparison as Income approach is	this analysis.  1, 2 and 3 are located to the second secon	Net Adj3.6% Gross Adj. 3.6% rable sale 1 is the ed in the subject ocation adjustment of the subject ocation adjustment of the subject ocation adjustment ocation ocatio	950,000 e most recent sa  project. Compa nts are not need  DACHTO VALUE (r	Net Adj. 0.0%   STORM   STORM	950,000 clocated in the located in the located in the located in the	Net Adj. 8.2%   Gross Adj. 8.2%   \$ subject complex accompeting Points   Subject competing Points   Su	952,000 and assigned Pacific
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales project in the subject  Indicated Value by Sales Comparison as Income approach is potential rental income	this analysis.  1, 2 and 3 are located to the cit's market area - located to the cit's	O,000 INCOME APPR X Gross Rent Multiplicarket rent and GRM) S 950,000 In this valuation. A calculation of single	950,000 e most recent sa  project. Compa nts are not need  DACHTOVALUE (recent = \$  An accurate cose family dwelling	Net Adj. 0.0%   STORM   STORM	950,000 clocated in the located in the	Net Adj. 8.2%   Gross Adj. 8.2%   \$ subject complex a competing Points   Subject complex a competing Points   Subject competing P	952,000 and assigned Pacific
RECONCILIATION INCOME	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subject  Indicated Value by Sales Comparities  Estimated Monthly Market F Summary of Income Approa	this analysis.  1, 2 and 3 are located are located are a - loc	Net Adj3.6% Gross Adj. 3.6% Table sale 1 is the ed in the subject ocation adjustment ocation	950,000 e most recent sa  project. Compa  nts are not need  DACH TO VALUE (recent = \$  An accurate cose family dwelling  d specifications on the	Net Adj. 0.0%   Gross Adj. 0.0%   Ile of similar condo rables 4 and 5 are ed.  Income Ap t approach could n s in the neighborho	950,000 clocated in the located in t	Net Adj. 8.2%   Gross Adj. 8.2%   \$ subject complex   Competing Points   Competing Points	952,000 and assigned Pacific  ior inspection. sed on
	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subjet  Indicated Value by Sales Comparities Estimated Monthly Market F Summary of Income Approa	this analysis.  1, 2 and 3 are located to the second secon	Net Adj3.6% Gross Adj. 3.6% Table sale 1 is the ed in the subject ocation adjustment of single arket rent and GRM)  September 1 is the ed in the subject ocation adjustment ocation oc	950,000 e most recent sa  project. Compa  nts are not need  DACHTOVALUE (recent = \$  An accurate cost e family dwelling  d specifications on the condition that the repai	Net Adj. 0.0%   Gross Adj. 0.0%   Ide of similar condo rables 4 and 5 are ed.  Indicate Indic	950,000 clocated in the located in t	Ret Adj. 8.2%   Sacross Adj. 8.2%   Subject complex accomplex accompeting Points   Sacross Adj. 8.2%   Sac	952,000 and assigned Pacific  ior inspection. sed on
	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subjet  Indicated Value by Sales Comparities  Estimated Monthly Market F Summary of Income Approach Indicated Value by: Sale Sales comparison a Income approach is potential rental incomparities  This appraisal is made subject to the following inspection based on the ext	this analysis.  1, 2 and 3 are located to the second secon	Net Adj3.6% Gross Adj. 3.6% Gross Adj. 3.6% ed in the subject ocation adjustment  O,000 INCOME APPR  X Gross Rent Multiplicarket rent and GRM) aluation of single  completion per plans ar basis of a hypothetical the condition or deficien	950,000 e most recent sa  project. Compa  nts are not need  DACHTOVALUE (r er = \$  An accurate cos e family dwelling  d specifications on the condition that the repaicy does not require alter	Net Adj. 0.0%   Gross Adj. 0.0%   Ide of similar condo rables 4 and 5 are ed.  Indicate Indic	950,000 clocated in the located in t	Net Adj. 8.2%   Gross Adj. 8.2%   \$ subject complex   Competing Points   Competing Points	952,000 and assigned Pacific  ior inspection. sed on
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales project in the subject  Indicated Value by Sales Compari  Estimated Monthly Market F Summary of Income Approa	this analysis.  1, 2 and 3 are located to the second secon	Net Adj3.6% Gross Adj. 3.6% Gross Adj. 3.6% ed in the subject ocation adjustment ocati	project. Compants are not need  DACHTOVALUE (refered = \$  An accurate cose family dwelling dispecifications on the condition that the repair cy does not require altered energy and the condition that the repair cy does not require altered energy and the condition that the repair cy does not require altered energy and the condition that the repair cy does not require altered energy and the condition that the repair cy does not require altered energy and the condition that the repair cy does not require altered energy and the condition that the repair cy does not require altered energy and the condition that the repair cy does not require altered energy and the condition that the repair cy does not require altered energy and the condition that the repair cy does not require altered energy and the condition that the repair cy does not require altered energy and the condition that the repair cy does not require altered energy and the cy does not require energy and the cy does	Net Adj. 0.0%   Gross Adj. 0.0%   Ide of similar condo  rables 4 and 5 are ed.  Income Apt approach could not in the neighborhous in the neighborhous or alterations have been eration or repair: Inte	950,000 plocated in the located in t	Ret Adj. 8.2%   South French State   South French S	952,000 and assigned Pacific  ior inspection. ased on  eleted, ag required in the scope
	Adjusted Sale Price of Comparables Summary of Sales Comparithe most weight in Comparable sales project in the subjection the subjection the subjection that subject to the following inspection that subjection that subject that subj	this analysis.  1, 2 and 3 are located to the cit's market area - located to the cit's market area area area area area area area ar	O,000  INCOME APPR X Gross Rent Multiplicarket rent and GRM)  abasis of a hypothetical the condition or deficients as of the subject product of the subject prod	950,000 e most recent sa  project. Compa nts are not need  DACH TO VALUE (r er = \$  An accurate cost e family dwelling  d specifications on the condition that the repair cy does not require alte ee only. perty from at least t	Net Adj. 0.0%   Gross Adj. 0.0%   Ide of similar condo  rables 4 and 5 are ed.  Income Apt approach could not in the neighborhood in the neighborh	950,000 plocated in the located in t	Ret Adj. 8.2% \$ Gross Adj. 8.2% \$ Subject complex at the second s	952,000 and assigned Pacific  Pacific  ior inspection. Issed on  Idleted, Ing required In the scope  Id limiting
	Adjusted Sale Price of Comparables Summary of Sales Compari the most weight in Comparable sales project in the subject  Indicated Value by Sales Compari  Estimated Monthly Market F Summary of Income Approa	this analysis.  1, 2 and 3 are located to the cit's market area - located to the cit's market area area area area area area area ar	O,000  INCOME APPR X Gross Rent Multiplicarket rent and GRM)  abused in the subject pocation adjustment  O,000  INCOME APPR X Gross Rent Multiplicarket rent and GRM)  abused in the subject properties of a hypothetical the condition or deficient as of the subject properties of t	950,000 e most recent sa project. Compa nts are not need  DACH TO VALUE (recent = \$  An accurate cose family dwelling  d specifications on the condition that the repaired cose only.  perty from at least to ricket value, as definitions.	Net Adj. 0.0%   Gross Adj. 0.0%   Ide of similar condo  rables 4 and 5 are ed.  Income Apt approach could not in the neighborhood in the neighborh	950,000 plocated in the located in t	Ret Adj. 8.2% \$ Gross Adj. 8.2% \$ Subject complex at the second s	952,000 and assigned Pacific  Pacific  ior inspection. sed on  eleted, ag required in the scope  d limiting

#### 54485 File No. 34464250

## Exterior-Only Inspection Individual Condominium Unit Appraisal Report FEATURE SUBJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5

FEATURE		CUDIFCT	COMP	ADADLI	E CALE NO. 4	COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6	
		SUBJECT			E SALE NO. 4				COMPARABLE	SALE NO. 6
Address and 1703 Har	•		631 Pointe			463 Green Ridge Dr				
Unit # -, Daly City, C	A 940°	14	3, Daly Cit	y, CA	94014	1, Daly C	City, CA 9	4014		
Project Name and Villag			Pointe Pag			Pointe Pa				
Phase 1	,		1			1				
			0.55 miles	CVA		0.70 mile	- 014			
Proximity to Subject			0.55 miles	.55 miles SW		0.70 mile				
Sale Price	\$	\$ 870,000 \$ 918,000		\$						
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 751.30	sq. ft.		\$ 658.5	4 sq. ft.		\$ 0.00 sq. ft.	
Data Source(s)			MatrixMLS	#815	76921;DOM 11	SFMLS#	4237392 <sup>-</sup>	14;DOM 23		
Verification Source(s)				650) 696-0094; LP\$798,000		Doc#290				
	D.E	CODIDTION	· · · · ·						DECODIDATION	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIP	HON	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth				
Concessions			Conv;0			Conv;0				
Date of Sale/Time			s07/23;c07/23			s06/23;c0	06/23			
Location	N;Res	· ·	N;Res;	,		N;Res;	00,20			
		·				<u> </u>				
Leasehold/Fee Simple		Simple	Fee Simple	<u>e</u>		Fee Simp	ole			
HOA Mo. Assessment	\$594		\$815		0	\$815		0		
Common Elements	club r	oom,pool	fitness cer	nter	30,000	fitness c	enter	30,000		
and Rec. Facilities	green	-	greenbelts		,	greenbel		, i		
		ibeits	•				ıo	0		
Floor Location	1-2		1		0			0		
View	N;Res	•	N;Res;			B;CtySky		-10,000		
Design (Style)	RT2L	;Townhse	RT1L;Twn	house	e 0			0		
Quality of Construction	Q3		Q3			Q3				
					+ -			_		+
Actual Age	38		37		0	37		0		
Condition	C3		C3			C3				
Above Grade	Total Bd	rms. Baths	Total Bdrms.	Baths		Total Bdrms.	Baths	0	Total Bdrms. Baths	
Room Count		2 2.1	4 2	2.0	20,000	4 2	2.0	20,000	Julio Bullo	
	4 4									+
Gross Living Area 250.00		<b>1,177</b> sq. ft.		<b>58</b> sq.	ft. 0		394 sq. ft.	-54,000	sq. ft	
Basement & Finished	0sf		0sf			0sf				
Rooms Below Grade						ĺ				
	Λ	100	Avorage		+	Avora				+
Functional Utility	Avera		Average			Average				
Heating/Cooling	FWA	none	FWA none	)	1	FWA nor	ne			
Energy Efficient Items	None		None			None				
Garage/Carport	2g		1g		30,000			30,000		
Porch/Patio/Deck	Patio		Deck		0			0		
Fireplaces	1 Fire	place	1 Fireplace	Э		1 Firepla	ce			
2				1	\$ 80,000	X +		16,000		
					© 20 000	1   Y   .	]-  \$	16 000		
Net Adjustment (Total)			X +	J-   <u>:</u>	\$ 00,000			10,000		
Net Adjustment (Total) Adjusted Sale Price				).2%	\$ 00,000	Net Adj.	1.7%	10,000	Net Adj. %	
Adjusted Sale Price			Net Adj.	9.2%		Net Adj.	1.7%		Net Adj. %	
Adjusted Sale Price of Comparables		CIII	Net Adj. S Gross Adj. S		\$ 950,000	Net Adj. Gross Adj.	1.7% 15.7% \$	934,000	Net Adj. % Gross Adj. % \$	DIE CALE NO. /
Adjusted Sale Price of Comparables ITEM			Net Adj.	9.2%		Net Adj. Gross Adj.	1.7% 15.7% \$		Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer		07/31/2023	Net Adj. S Gross Adj. S	9.2%	\$ 950,000	Net Adj. Gross Adj.	1.7% 15.7% \$	934,000	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM			Net Adj. S Gross Adj. S	9.2%	\$ 950,000	Net Adj. Gross Adj.	1.7% 15.7% \$	934,000	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer		07/31/2023 \$840,000	Net Adj. S Gross Adj. S BJECT	9.2%	\$ 950,000 COMPARABLE SA	Net Adj. Gross Adj. '	1.7%   15.7%     COMF	934,000 PARABLE SALE NO.	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		07/31/2023 \$840,000 MatrixMLS#	Net Adj. S Gross Adj. S BJECT	0.2% 0.2%	\$ 950,000  COMPARABLE SA  MatrixMLS; Reali	Net Adj. Gross Adj. '	1.7%   \$   COMF	934,000 PARABLE SALE NO. Records	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	07/31/2023 \$840,000 MatrixMLS# 08/02/2023	Net Adj. S Gross Adj. S BJECT	0.2% 0.2%	\$ 950,000 COMPARABLE SA	Net Adj. Gross Adj. '	1.7%   15.7%     COMF	934,000 PARABLE SALE NO. Records	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	ce(s)	07/31/2023 \$840,000 MatrixMLS# 08/02/2023	Net Adj. S Gross Adj. S BJECT	0.2% 0.2%	\$ 950,000  COMPARABLE SA  MatrixMLS; Reali	Net Adj. Gross Adj. '	1.7%   \$   COMF	934,000 PARABLE SALE NO. Records	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	07/31/2023 \$840,000 MatrixMLS# 08/02/2023	Net Adj. S Gross Adj. S BJECT	0.2% 0.2%	\$ 950,000  COMPARABLE SA  MatrixMLS; Reali	Net Adj. Gross Adj. '	1.7%   \$   COMF	934,000 PARABLE SALE NO. Records	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
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Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	07/31/2023 \$840,000 MatrixMLS# 08/02/2023	Net Adj. S Gross Adj. S BJECT	0.2% 0.2%	\$ 950,000  COMPARABLE SA  MatrixMLS; Reali	Net Adj. Gross Adj. '	1.7%   \$   COMF	934,000 PARABLE SALE NO. Records	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	07/31/2023 \$840,000 MatrixMLS# 08/02/2023	Net Adj. S Gross Adj. S BJECT	0.2% 0.2%	\$ 950,000  COMPARABLE SA  MatrixMLS; Reali	Net Adj. Gross Adj. '	1.7%   \$   COMF	934,000 PARABLE SALE NO. Records	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	07/31/2023 \$840,000 MatrixMLS# 08/02/2023	Net Adj. S Gross Adj. S BJECT	0.2% 0.2%	\$ 950,000  COMPARABLE SA  MatrixMLS; Reali	Net Adj. Gross Adj. '	1.7%   \$   COMF	934,000 PARABLE SALE NO. Records	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	07/31/2023 \$840,000 MatrixMLS# 08/02/2023	Net Adj. S Gross Adj. S BJECT	0.2% 0.2%	\$ 950,000  COMPARABLE SA  MatrixMLS; Reali	Net Adj. Gross Adj. '	1.7%   \$   COMF	934,000 PARABLE SALE NO. Records	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	07/31/2023 \$840,000 MatrixMLS# 08/02/2023	Net Adj. S Gross Adj. S BJECT	0.2% 0.2%	\$ 950,000  COMPARABLE SA  MatrixMLS; Reali	Net Adj. Gross Adj. '	1.7%   \$   COMF	934,000 PARABLE SALE NO. Records	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	07/31/2023 \$840,000 MatrixMLS# 08/02/2023	Net Adj. S Gross Adj. S BJECT	0.2% 0.2%	\$ 950,000  COMPARABLE SA  MatrixMLS; Reali	Net Adj. Gross Adj. '	1.7%   \$   COMF	934,000 PARABLE SALE NO. Records	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	07/31/2023 \$840,000 MatrixMLS# 08/02/2023	Net Adj. S Gross Adj. S BJECT	0.2% 0.2%	\$ 950,000  COMPARABLE SA  MatrixMLS; Reali	Net Adj. Gross Adj. '	1.7%   \$   COMF	934,000 PARABLE SALE NO. Records	Net Adj. % Gross Adj. % \$	BLE SALE NO. 6
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#### Exterior-Only Inspection Individual Condominium Unit Appraisal Report

54485 File No. 34464250

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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.

#### Exterior-Only Inspection Individual Condominium Unit Appraisal Report

54485 File No. 34464250

#### 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 have performed a visual inspection of the exterior areas of the subject property from at least the street. I have reported the condition of the improvements in factual, specific terms. I have 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 Individual Condominium Unit Appraisal Report

54485 File No. 34464250

- 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.
- 26. I have performed no other services, as an appraiser or in any other capacity, regarding the property that is the subject of this appraisal within the three-year period immediately preceding acceptance of this assignment.

#### 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)
Al 1	
Signature Kurt Star Curt	Signature
	Name
Company Name Real Estate Appraisal Services	Company Name
Company Address 2020 Clement St Apt 2	Company Address
San Francisco, CA 94121	
Telephone Number 415-387-3230	Telephone Number
Email Address irina.appraiser@yahoo.com	Email Address
Date of Signature and Report 08/03/2023	Date of Signature
Effective Date of Appraisal 08/02/2023	State Certification #
State Certification # AR029969	or State License #
or State License #	State
or State License # State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 01/16/2025	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
<u>1703 Hampton Ln</u> Unit #	Did not inspect exterior subject property
Daly City, CA 94014	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 950,000	
LENDER/CLIENT	COMPARABLE SALES
Name ClearCapital.com, Inc	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Fmail Address	

#### **Uniform Appraisal Dataset Definitions**

54485 File No. 34464250

#### 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.

54485 File No. 34464250

## Uniform Appraisal Dataset Definitions

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grad
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)
ΑT	Attached Structure	Design(Style)	Mtn	Mountain View	View
oa	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
or Or	Bedroom	Basement & Finished Rooms Below Grade	NonArm		
				Non-Arms Length Sale	Sale or Financing Concessions
3	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grad
p	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
tySky	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	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Gra
	Conventional			Relocation Sale	
onv		Sale or Financing Concessions	Relo		Sale or Financing Concessions
I	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
rtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
OM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
T	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
W	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
state	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
State	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
НА	!		sf		
	Federal Housing Authority	Sale or Financing Concessions		Square Feet	Area, Site, Basement
	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
a	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
bi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
d	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Gra
iR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Gra
lfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Slfvw	Golf Course View	View	Wtr	Water View	View
łR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
nd	Industrial	Location & View	Woods	Woods View	View
110	maastrai	Location & view	Woods	WOOds view	VICVV
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	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
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bbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

#### **ADDENDUM**

Borrower: Redwood Holdings LLC		File No.: 34464250
Property Address: 1703 Hampton Ln		Case No.: 54485
City: Daly City	State: CA	Zip: 94014
Lender: Wedgewood Inc		

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

#### **Subject Property Identification:**

The appraiser has viewed all readily accessible areas of the dwelling. This complete visual inspection is not intended to be the same depth or for the same purpose as a home inspection. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision making process.

#### **Neighborhood Description**

Subject is located within residential pocket in the Southern Hills neighborhood of Daly City. Subject area is composed primary of average quality wood frame 2 story single family homes and low-rise condominiums on level to rolling terrain. All supporting facilities are within 1 mile radius. Public schools, transportation and recreation areas are located in the immediate subject area. Freeway 280 access is 1 mile to the northwest. Silicon Valley employment is withing a 40 minute drive. No incompatible land uses noted.

#### **Sources of Information:**

The appraisal is based on the information gathered from public records, MLS, exterior visual inspection of the subject property, neighborhood, comparable properties and other sources specifically identified in this report. If conflicting information is discovered the sources deemed most reliable are used.

#### **Prior Sales Comments**

Listing history in the 12 months preceding the effective date of the appraisal report, and the prior sale history, if any, of the subject for a minimum of three years prior to the effective date of the appraisal, unless otherwise noted in this report. I have researched, analyzed and reported on the sale/transfer history in each comparable, within one year from the date of the latest sale of the comparable. Any findings pertaining to listing and sale history of subject and comparables are reported in the report. MLS data and public records were used as sources of information.

#### **Comments on Sales Comparison**

The appraiser's comparable search parameters began with MatrixMLS and SFMLS search for condos sold within the prior 6 months, within 1 mile from subject. Those comparables utilized in this report are considered the best available at the time of inspection and most representative of the subject property. Comparable sales are the best available to bracket the most likely current market value of the subject property. All comparable sale are from competing projects of the subject's area.

Comparable sales 1, 2 and 3 are located in the subject's project.

Comparables 4 and 5 located in competing projects in the Westborough neighborhood.

Adjustments are based on market data, matched pair analysis and/or appraiser experience in the market area. These adjustments are considered to reflect the typical buyer's reaction based on the principle of substitution. Adjustments are made as follow.

G.L.A. difference over 50sq.ft. is adjusted at \$275/sq.ft.; half-bathroom \$20,000. Garage capacity is adjusted at \$30,000 per car space. Public pool is adjusted at \$30,000. View amenity is adjusted at \$10,000.

Comparable 1 is the most recent sale of similar in GLA and floor plan condo located in the subject project. It sold in superior condition ( remodeled kitchen, 2021, with quartz countertops, newer windows, 2021, fresh carpet and paint). Condition difference is adjusted at \$35,000.

Comparable 2 is the similar in condition condo located in the subject project.

Comparable 3 is a smaller condo from the subject project.

Comparable 4 is similar in GLA and located in the competing project in the subject market area.

Comparable 5 is the recent sale from the competing project. Comparable 5 offers superior view.

Extremes on both sides of value range were avoided.

#### **Final Reconciliation**

Sales comparison analysis was used in this valuation. An accurate cost approach could not be developed without an interior inspection. Income approach is not applicable in valuation of single family dwellings in the neighborhood, which are not purchased based on potential rental income.

The subject's estimated price reflects the current market conditions. It is supported by comparable sales included in appraisal report. The subject's prior sale price was below market value, because it was the short sale with the buyer finance - all cash no loans.

#### Appraiser Independence Statement:

#### ADDENDUM

ADDENDOM				
Borrower: Redwood Holdings LLC File No.: 34464250				
Property Address: 1703 Hampton Ln		Case No.: 54485		
	0:-:- 01			
City: Daly City	State: CA	Zip: 94014		
Lender: Wedgewood Inc				
The appraiser has prepared the appraisal in ful and the Truth in Lending Act, Regulation Z, Secperformed, participated in, or been associated to	ction 226.42 as set by FNMA with any activity in violation of	on 10/15/2010 and has not these requirements.		
The Intended User of this appraisal report is the is the subject of this appraisal for a mortgage fi of the appraisal, reporting requirements of this additional Intended Users are identified by the a This appraisal report has been completed utilized.	nance transaction, subject to appraisal report form, and De appraiser. zing digital transfer of informa	the stated Scope of Work, purpose finition of Market Value. No tion including signatures and		
photographs. The digitally transferred signature password.	e is protected and controlled b	y the appraiser through electronic		

#### Real Estate Appraisal Services

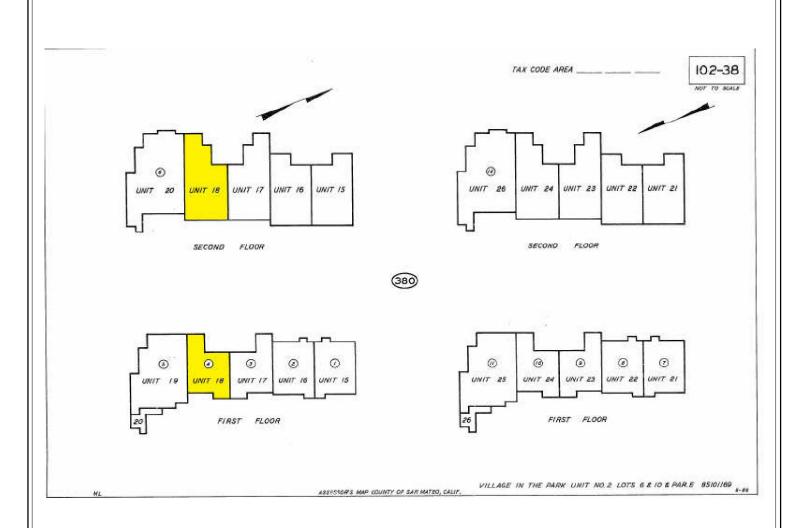
Market Conditions Addendum to the Appraisal Report

54485 File No. 34464250

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 1703 Hampton Ln City Daly City State CA Zip Code 94014 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) Increasing Declining 12 1 5 Absorption Rate (Total Sales/Months) 0.00 Increasing X Stable Declining 2.00 1.67 Declining X Stable Increasing N/A\* N/A\* Total # of Comparable Active Listings 5 Months of Housing Supply (Total Listings/Ab.Rate) N/A\* N/A\* 2.99 Declining X 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 950,000 965,000 950,000 Increasing X Stable Stable Increasing Median Comparable Sales Days on Market X Declining 36 30 28 Median Comparable List Price N/A\* N/A\* 949,000 Increasing X Stable Declining Median Comparable Listings Days on Market X Stable N/A\* N/A\* 30 Declining Increasing Median Sale Price as % of List Price Declining X Stable N/A\* 101% Increasing N/A Seller-(developer, builder, etc.)paid financial assistance prevalent? X No Declining X Stable Increasing Yes 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.). Seller concessions in the area are typically limited to compensation for outdates appliances. Concessions in excess of 3% are not common. Conventional financing at market rates is prevalent. \*Reliable listing data beyond the past 3 months is not available. Are foreclosure sales (REO sales) a factor in the market? X Yes No If yes, explain (including the trends in listings and sales of foreclosed properties) REO sales are common and still a factor by affecting the lower end of value range. Foreclosures are not prevalent in the subject area. Cite data sources for above information. NDC/public records and MLS were used as sources in collecting information. 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. Reasonable typical market exposure time reflects traditionally good market appeal of the subject area and appeal of depreciated pricing to long term investors. Properties in the neighborhood which stay on the market longer than 6 months are typically overpriced or short sales awaiting lender's approval. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Village in the Park Prior 7-12 Months Prior 4-6 Months Current - 3 Months Subject Project Data Overall Trend Total # of Comparable Sales (Settled) X Stable 2 2 Increasing Declining Absorption Rate (Total Sales/Months) X Stable Declining 0.33 0.33 0.67 Increasing Total # of Active Comparable Listings X Stable N/A\* N/A\* Declining Months of Unit Supply (Total Listings/Ab. Rate) N/A\* N/A\* Declining X Stable 3 X No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties \*Reliable listing data beyond the past 3 months is not available. REO sales are not a factor in the project. Summarize the above trends and address the impact on the subject unit and project. There is no oversupply of similar units in this locale. Property values show signs of stabilization. APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Signature Name Irina Kurtsevaya Name Company Name Real Estate Appraisal Services Company Name Company Address 2020 Clement St Apt 2 Company Address \_ San Francisco, CA 94121 State License/Certification #\_ State License/Certification # AR029969 State CA State Email Address irina.appraiser@yahoo.com Email Address

#### **PLAT MAP**

Borrower: Redwood Holdings LLC
Property Address: 1703 Hampton Ln
City: Daly City
Lender: Wedgewood Inc



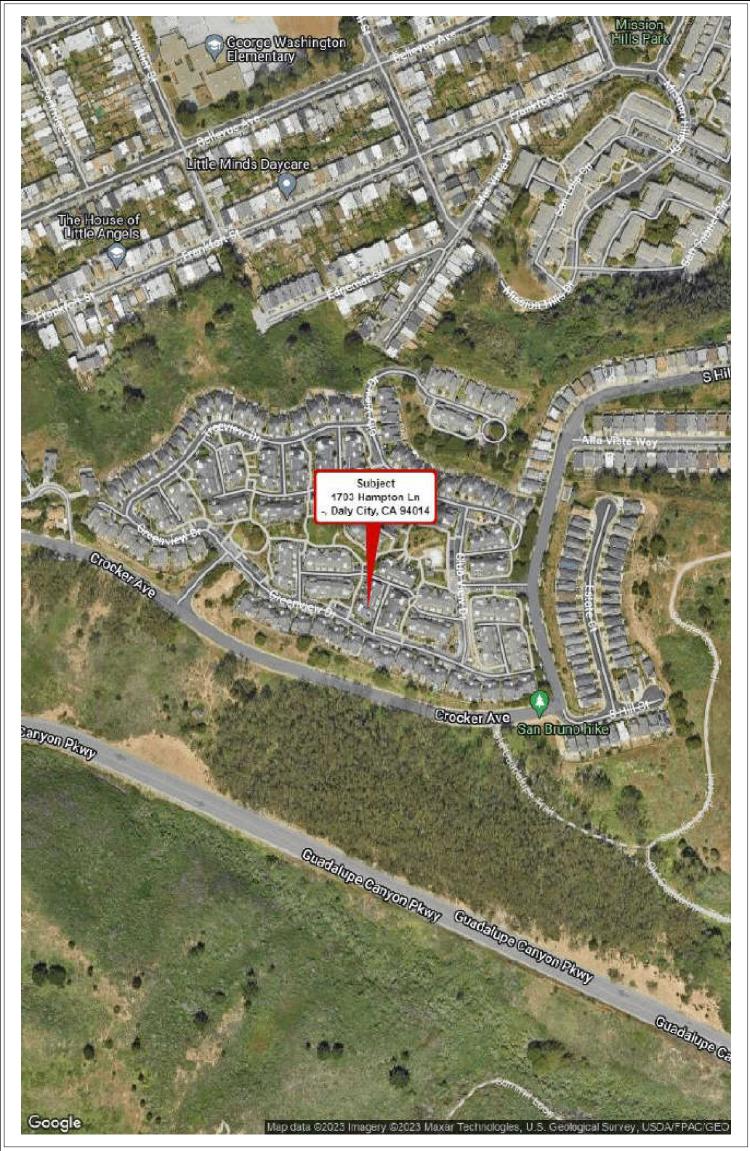
#### **AERIAL MAP**

 Borrower: Redwood Holdings LLC
 File No.: 34464250

 Property Address: 1703 Hampton Ln
 Case No.: 54485

 City: Daly City
 State: CA
 Zip: 94014

Lender: Wedgewood Inc



Real Estate Appraisal Services

#### **USPAP ADDENDUM**

54485 File No. 34464250

Rorrowe	r: Redwood Holdings LLC				
	Address: 1703 Hampton Ln				
City:	Daly City	County: San Mateo	State:	CA	Zip Code: 94014
Lender:	Wedgewood Inc	Gounty. Gar Mates	State.	<u>071</u>	
Lender.	w cage wood inc				
ΔΡΡΩΔ	ISAL AND REPORT IDENT	TIFICATION			
i nis re	port was prepared under the	e following USPAP reporting o	ption:		
X A	ppraisal Report	A written report prepared under Standa	ards Rule 2-2(a).		
	•	A			
U R	estricted Appraisal Report	A written report prepared under Standa	ards Rule 2-2(b).		
Reaso	onable Exposure Time				
	-	or the subject property at the market val	lua statad in this	ranart is:	
iviy opiili	on or a reasonable exposure time it	of the subject property at the market val	ide stated in this	сроп із	
The rea	sonable exposure time for the	subject is currently under 3 month	ths.		
	oonaano experiano ume non uno	and a man a man			
Additi	onal Certifications				
√J b	ove performed NO convices, as an a	appraisar or in any other conscity regar	ding the property	that is the sub	vicat of this report within the three year
		appraiser or in any other capacity, regar	ullig the property	that is the sub	ject of this report within the three-year
per	iod immediately preceding acceptar	ice of this assignment.			
	ANT performed consists as as an an	and an an in another consolity responding		. :	of the common with in the thousand
		praiser or in another capacity, regarding			
per	log immediately preceding acceptar	nce of this assignment. Those services	are described in t	ne comments i	DEIOW.
Addition	onal Comments				
APPR	AISER:	S	SUPERVISORY A	APPRAISER (	only if required):
	) #				
Signat	ure:				
Name:	Irina Kuftsevaya				
Date S	signed: 08/03/2023	<u>,                                      </u>	Date Signed:		
State (	Certification #: AR029969		State Certificatio	n #:	
or Oth	e License #:er (describe):	State #:	State:		
State:	CA CA				or License:
Fynira	tion Date of Certification or License:	01/16/2025			on of Subject Property:
Effoction	ve Date of Appraisal: 08/02/2023		Did Not		nly from street Interior and Exterior
LIICUI	ve bale of Applaisal. 30/02/2020		ווע ואטנ ווע ווע ווע ווע	∟∧(CHUH-UH	ny noni sueel intend and extend

#### **LOCATION MAP**

File No.: 34464250 Borrower: Redwood Holdings LLC Property Address: 1703 Hampton Ln Case No.: 54485 City: Daly City State: CA Zip: 94014 Lender: Wedgewood Inc Ocean Ave Lick Wilmerding High School Ocean Ave Persia Ave G<sub>eneva Ave</sub> Balboa High School 🗑 Holloway Ave agara Av Grafton Ave LESIDE CAYUGA TERRACE 3 San Jose A Februs Geneva Avo Thrift St Alemanyalyd Minnie & Lovie Ward Recreational Center Rolphsi Minerva St Sheridan Elementary School Cayuga Park OCEANVIEW Alemany Blvd CROCKER-AMAZON Broad St 280 Missionst Morse S Alice Cha OUTER MISSION Mission St Playgro Comparable Sale 3 Alex's Day Care on 1209 Cameron Ln ark Daly City, CA 94014 0.06 miles NW Comparable Sale 1 Mission St Panorama 1212 Cameron Ln Elementary School Daly City, CA 94014 Invington St 0.07 miles NW est Dr Comparable Sale 2 Blvd 1104 Brittany Ln Daly City, CA 94014 0.06 miles NE CROCKER ntal 📜 BIL Comparable Sale 5 Mission St 463 Green Ridge Dr HIIISIDE Crocket Ave 1, Daly City, CA 94014 O 0.70 miles SW Ave Blvd Guadalups E VIST Colm a Canyon Subject 1703 Hampton Ln Daly City, CA 94014 ipe Canyon Pkwy Hillside San Brun Blvd Mountain S Comparable Sale 4 & County P 631 Pointe Pacific 3, Daly City, CA 94014 Radio RA 0.55 miles SW Redie Rd HILLSIDE E Moltke sy Ford St Thomas R Pollicita Middle School Susan B Anthony Elementary **Coools** Map data @2023 Google

Borrower: Redwood Holdings LLC File No.: 34464250 Property Address: 1703 Hampton Ln Case No.: 54485 City: Daly City State: CA Zip: 94014 Lender: Wedgewood Inc

1703 Hampton Ln, Daly City, CA 94014-3463, San Mateo County Auction

APN: 102-380-040 CLIP: 9230053585

MLS Beds 2

MLS Full Baths

MLS Half Baths

MLS Sale Price

MLS Sale Date 07/31/2023

MLS Yr Built

MLS Sq Ft

Lot Sq Ft 1,412,719

1983

CONDO

\$840,000

OWNER INFORMATION

Owner Name Tax Billing Address Tax Billing City & State Tax Billing Zip

Bonifacio Corazon 1703 Hampton Ln Daly City, CA 94014

Tax Billing Zip+4 Owner Occupied Owner Name 2

Ho Susan

3463

LOCATION INFORMATION

School District Community College District Elementary School District Census Tract

Jefferson Un San Mateo Junior Brisbane 6004.01

Property Carrier Route Market Area

C017 ID0000

TAX INFORMATION

APN Exemption(s) % Improved Legal Description 102-380-040 Homeowner 70%

UNIT 18 VILLAGE IN THE PARK UNIT NO 2 LOTS 6 & 10 & PAR E 851 01169

Tax Area Lot Number 005049

ASSESSMENT & TAX

Assessment Year Assessed Value - Total Assessed Value - Land Assessed Value - Improved YOY Assessed Change (\$)

\$381,116 \$114,328 \$256,788 \$7,472 2%

2022

\$373,644 \$112,087 \$261,557 \$3,830 1.04%

\$110,938 \$258,876

\$369,814

2020

YOY Assessed Change (%) Tax Year 2020

Total Tax \$4,929 \$4,957 \$4,828

Change (\$)

\$28

-\$129

Change (%) 0.57%

-2.6%

2

CHARACTERISTICS

Land Use - CoreLogic

2021

2022

Land Use - County Lot Acres Lot Area Year Built Gross Area Building Sq Ft Above Gnd Sq Ft

Basement Type

Total Rooms

Condominium Condominium 32 4316 1,412,719

Tax: 1985 MLS: 1983 MLS: 1,177 1,177

MLS: Concrete Slab

1,177

Total Baths Full Baths Half Baths Fireplaces Garage Capacity

No. Parking Spaces

Total Units

Bedrooms

300

Racquet Ball, Community Pool, Re c Room MLS: 2

LISTING INFORMATION

MLS Listing Number MLS Status MLS Statue Change Date MLS Listing Date MLS Curr. List \$ MLS Orig. List \$

ML81933348 Sold 08/01/2023 06/29/2023 \$868,000 \$868,000

MLS Sold Date **MLS Closing Price** MLS Listing Agent MLS Listing Broker MLS Selling Agent MLS Selling Broker

07/31/2023 \$840,000 5063882-Sarah Sanusi KELLER WILLIAMS THRIVE 2076137-Tanner Smith WEDGEWOOD HOMES REALTY

MLS Listing # MLS Status

MI89915922

#### Property information from public records (Realist)

/er: Redwood Holding					3446425	DU
ty Address: 1703 Ham	pion Ln		State: CA	Case No.:		): 94014
aly City :: Wedgewood Inc			State: CA		ZIĻ	): 94014
: vveagewood inc						
MLS Listing Date			04/15/1999			
MLS Listing Price			\$254,000			
MLS Orig List \$			\$254,000			
MLS Close Date			05/28/1999			
MLS List Close \$			\$254,000			
MLS List Exp Date			10/14/1999			
LAST MARKET SALE & SAL	LES HISTORY					
Recording Date	08/07/201	7	Deed Type	1	Quit Clain	n Deed
Settle Date	Tax: 07/1	7/2017 MLS: 07/31/2023	Owner Name		Bonifacio	Corazon
Sale Price	\$422,000		Owner Name 2		Ho Susan	
Price Per Square Feet	\$358.54		Seller		Bonifacio	Corazon
Document Number	68230					
Discoultant Photo-	0007/2017	oc nowone	ORMANDOO	100111001		11 201 000
Recording Date	08/07/2017	05/28/1999	03/12/1992	10/01/1991		11/18/1986
Sale Price	S422,000 Bonifacio Corazon	\$258,000 Bonifacio Corazon	\$202,000	S86,000	and an area	\$146,500
Buyer Name	Sonnacio Corazon	DOMINICIO COFIZON	Leung Newton & Marie A	Portalwood De nt Corporation		Lee Lucy A
Buyer Name 2	Ho Susan		Leung Marie A		V-101-11A-1	
Seller Name	Bonifacio Corazon	Leung Newton & Marie	Portalwood Developme	Lee Lucy A		First Southwest
		Α	nt Corporation	(22.50)405(34)		
Document Number	68230	94764	34227	129286		147325
Document Type	Quit Claim Deed	Grant Deed	Grant Deed	Corporation Gr	rant Dee	Grant Deed
				•	-	
MORTGAGE HISTORY						
	10/09/2018	08/07/2017	02/02/2006	08/11/2003		10/31/2001
Mortgage Date						
Mortgage Amount	\$525,000	\$422,000	\$450,000	\$100,000		\$250,000
Mortgage Lender	Cashcall Mtg	Cashcall Mtg	World Svgs Bk Fsb	World Svgs Bk	FSD	World Svgs Bk Fsb
Mortgage Code	Conventional	Conventional	Conventional	Conventional		Conventional
Morigage Type	Refi	Resale	Refi	Refi		Refi
Mortgage Date	07/20/20	000	05/28/1999	0	1/22/1998	
Mortgage Amount	\$25,000		\$206,400	77.2	151.000	
Morigage Lender		vgs Bk Fsb	World Svgs Bk			Mtg Corp
Mortgage Code	Conven		Conventional		onvention	CONTRACTOR OF THE CONTRACTOR O
Mortgage Type	Refi		Resale	100	lefi	
Mortgage Type	Uell		nesale		HEIL	
FORECLOSURE HISTORY						
	Notice Of Trustee's Sa	le Notice Of Default	Release Of Lis Pendens/	Notice Of Truste	aple Cal-	Notice Of Trustee's S
Document Type	HUDOU OT TRUSTEES 58	NUMBER OF DESIGN	Notice	Nuise of Trusk	91BG 6 00	NODUS OF TRUSTOSS S
Default Date		03/01/2023				
Foreclosure Filing Date	06/06/2023	03/01/2023		11/14/2011		11/14/2011
Recording Date	06/07/2023	03/02/2023	04/23/2012	11/16/2011		11/14/2011
Document Number	26975	9401	55745	137591		136076
Default Amount		\$115,571	*			
Final Judgment Amount	\$616,640			\$466,005		\$466,005
Original Doc Date	10/09/2018	10/09/2018	08/11/2011	02/02/2006		02/02/2006
Original Document Num	77990	77990	91445	16562		16562
ber ber						
Document Type			Notice Of Default			
Default Date			08/11/2011			
Foreclosure Filing Date		Long- III Charles Commission and the	08/11/2011			
Recording Date			08/11/2011			
Document Number			91445			
Default Amount			\$7,828			
Final Judgment Amount						
Original Doc Date			02/02/2006			
and the second second second second			16562			
Original Document Number						

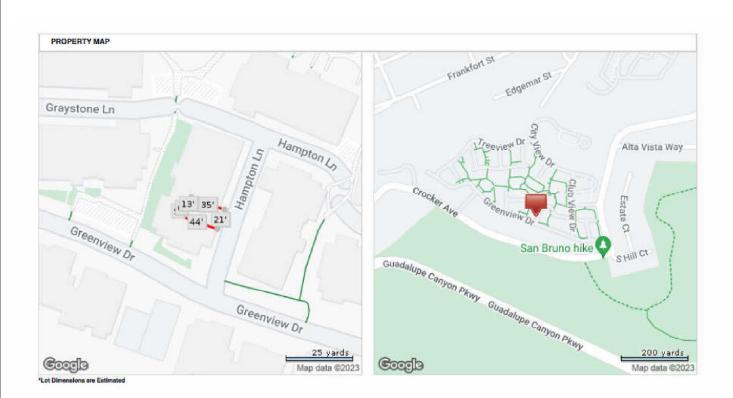
#### Property information from public records (Realist)

Borrower: Redwood Holdings LLC
Property Address: 1703 Hampton Ln
City: Daly City
Lender: Wedgewood Inc

File No.: 34464250
Case No.: 54485

Case No.: 54485

State: CA
Zip: 94014



#### SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	No.: 34464250	
Property Address: 1703 Hampton Ln	Case	No.: 54485	
City: Daly City	State: CA	Zip: 94014	
Lender: Wedgewood Inc			



## FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: August 2, 2023 Appraised Value: \$ 950,000



#### STREET SCENE

Borrower: Redwood Holdings LLC
Property Address: 1703 Hampton Ln
City: Daly City
Lender: Wedgewood Inc



Street scene - opposite view



2 car garage

#### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No.: 34464250		
Property Address: 1703 Hampton Ln	Case No.: <b>54485</b>		
City: Daly City	State: CA	Zip: 94014	
Lender: Wedgewood Inc			



#### COMPARABLE SALE #1

1212 Cameron Ln -, Daly City, CA 94014 Sale Date: s06/23;c06/23 Sale Price: \$ 985,000



#### COMPARABLE SALE #2

1104 Brittany Ln -, Daly City, CA 94014 Sale Date: s01/23;c01/23 Sale Price: \$ 950,000



#### COMPARABLE SALE #3

1209 Cameron Ln -, Daly City, CA 94014 Sale Date: s04/23;c04/23 Sale Price: \$ 880,000

#### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No.: 34464250		
Property Address: 1703 Hampton Ln		Case No.: 54485	
City: Daly City	State: CA	Zip: 94014	
Lender: Wedgewood Inc			



#### COMPARABLE SALE #4

631 Pointe Pacific 3, Daly City, CA 94014 Sale Date: s07/23;c07/23 Sale Price: \$ 870,000



#### COMPARABLE SALE #5

463 Green Ridge Dr 1, Daly City, CA 94014 Sale Date: s06/23;c06/23 Sale Price: \$ 918,000

#### COMPARABLE SALE #6

Sale Date: Sale Price: \$

#### Appraiser License Certificate

Borrower: Redwood Holdings LLC
Property Address: 1703 Hampton Ln
City: Daly City
Lender: Wedgewood Inc

# Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE

#### Irina Kurtsevaya

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER:

AR 029969

Effective Date:
Date Expires:

January 17, 2023

January 16, 2025

Loretta Dillon, Deputy Bureau Chief, BREA

3067342

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LIE

#### Real Estate Appraisers Errors & Omissions Insurance Policy

Borrower: Redwood Holdings LLC File No.: 34464250 Property Address: 1703 Hampton Ln Case No.: 54485 City: Daly City State: CA Zip: 94014

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-2AX-1013844 Renewal of:

1. Named Insured: Irina Kurtsevaya

2. Address: 2020 Clement St Apr 2

San Francisco, CA 94118

November 5, 2023 From: November 5. 3. Policy Period: To:

2022

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

4. Limit of Liability Each Claim Policy Aggregate

Damages Limit of Liability

\$1,000,000

Claims Expense Limit of

\$1,000,000

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

Liability 5. Deductible (Inclusive of Claims Expenses):

Each Claim \$ 500

5B.

6. **Policy Premium:** \$680.00

\$1,000 Aggregate State Taxes/Surcharges:

\$0.00

November 5, 2010 7 Retroactive Date:

wit 2. Dellag

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

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038 Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator:

Riverton Insurance Agency Corp. B. Agent/Broker: OREP Insurance Services, LLC

(888) 347-5273

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

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PRA100 (01/20)

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