Exterior-Only Inspection Residential Appraisal Report

54501 File # 34643826

-	The purpose of this summary appraisal repo	art is to provid	a the lander/client with a	n accurate and adequately cun	inn hattan	nion of the mark	arilev ta	of the cubiect	aranarty
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	Property Address 790 Farm Dr		- (D.I.E.D.	City San Jose		State		Zip Code 9513	86
	Borrower Champery Rental REO LLC		Owner of Public Re	Cord Mid Cal Realty Services	Inc	County	Santa	a Clara	
	Legal Description Lot 29 Hillsdale Gard	lens Tract 27	759						
	Assessor's Parcel # 455-26-036-01			Tax Year 2022			axes \$ 9	- , -	
ļ,	Neighborhood Name Hillsdale Gardens			Map Reference 41940			s Tract 5	5031.24	
_	Occupant 🔀 Owner 🗌 Tenant 🔲 Vac		Special Assessmer	ts\$ 0	PUI	D HOA \$ 0		per year	per month
ģ	Property Rights Appraised 🔀 Fee Simple	Leasehold	Other (describe)						
S	Assignment Type Purchase Transaction	Refinan	ce Transaction 🔀 Oth	er (describe) Servicing					
	Lender/Client Wedgewood Inc		Address 20	5 Manhattan Beach Blvd,	Suite 100), Redondo Be	each, C	A 90278	
	Is the subject property currently offered for sale of	r has it been off						Yes 🔀 No	
	Report data source(s) used, offering price(s), and	d date(s).	BayEast	·					
			•						
	I did did not analyze the contract for	sale for the subj	ect purchase transaction. Ex	plain the results of the analysis of t	the contract	for sale or why the	analysis	was not	
	performed.	•	•	,		,	,		
≸	Contract Price \$ Date of Con	tract	Is the property se	ler the owner of public record?	Yes	No Data So	ırce(s)		
Í	Is there any financial assistance (loan charges, si						2100(0)	Yes	No
\sim	If Yes, report the total dollar amount and describe			ance, etc.) to be paid by any party	UII DEIIAII UI	the pollower:		163	110
9	ii fes, report the total dollar amount and describe	; the items to be	paiu.						
	Note: December of the control of the control of the								
ı	Note: Race and the racial composition of the	neignbornood							
	Neighborhood Characteristics			Jnit Housing Trends		One-Unit Ho		Present Land	
	Location 🗌 Urban 🔀 Suburban 🗌	Rural P	Property Values 🔀 Increa		clining	PRICE	AGE	One-Unit	60 %
	Built-Up 🔀 Over 75% 🗌 25-75% 📗	Under 25% D	Demand/Supply 🔲 Short	ige 🔲 In Balance 🔀 Ovi	er Supply	\$ (000)	(yrs)	2-4 Unit	10 %
ğĺ	Growth Rapid X Stable	Slow M	Narketing Time 🔀 Under	3 mths 3-6 mths 0v	er 6 mths	712 Low	10	Multi-Family	10 %
윍				st: Highway 87; West: High	hwav	2,100 High	90	Commercial	10 %
ő	17	roomay, oo	outil. Trigitway 00, Ea	st. riigiiway or, wooti riigi	y	1,485 Pred.	55	Other	10 %
Ξ.	Neighborhood Description See attached	d addanda				1,400 1100.		Othor	10 %
NEIGHBORHOOD	•				4 1				
Ż.	*Other Present Land Use attributed t	o open spac	e, parks, trails, etc.,	no aπect on marketability r	notea.				
	Market Conditions (including support for the above	re conclusions)	Refer to 1004	MC report for market cond	itions cor	nmentary			
	Dimensions 60.09x110.08x81.33x119.0)1	Area 8099 sf	Shape Re	ectangle		View N	;Res;	
	Specific Zoning Classification RM		Zoning Description	n Residential Medium De	ensity - M	ulti-family unit	s		
		conforming (Gra		Zoning Illegal (describe)	,	•			
	Is the highest and best use of subject property as			<u> </u>	X	Yes No	If No. des	scribe See at	ached
	addenda	miprovou (or ac	o proposou por piano ana op	comparison and process accom-		100100	, acc	onio Occ at	aonea
			Public Oth	er (describe) Of	ff_eita lmnra	ovements - Type		Public I	Private
	Htilitiae Dublic Other (describe)		Fublic VIII	er (describe)					IIVale
	Utilities Public Other (describe)	1/1/2	ntor 🗸	٦	troot A I	14			
	Electricity 🔀 🗌		ater 🗶		treet Asph				
SITE	Electricity 🔀 🗌	Sai	nitary Sewer 🔀 🗌	Al	lley None	е	-NA NA		
SITE	Electricity	Sai	nitary Sewer 🔀 🗌 A Flood Zone D] AI FEMA Map # 06085C0	lley None	е	ЕМА Мар	Date 05/18/2	009
SITE	Electricity	Sal No FEMA for the market a	nitary Sewer X A Flood Zone D Irea? X Yes	Al FEMA Map # 06085C0 No If No, describe	lley None 0263H	e Fl		Date 05/18/2	009
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54501 **Exterior-Only Inspection Residential Appraisal Report** File# 34643826 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 1,225,000 1,998,999 There are to \$ to \$ 2,100,000 There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 712,000 26 SUBJECT COMPARABLE SALE # 1 COMPARABLE SALE # 2 COMPARABLE SALE # 3 **FEATURE** Address 790 Farm Dr 1757 De Marietta Ave 5685 Hoffman Ct 851 Hillsdale Ave San Jose, CA 95136 San Jose, CA 95126 San Jose, CA 95118-3132 San Jose, CA 95136-1124 Proximity to Subject 3.47 miles NW 2.24 miles SW 0.09 miles SW Sale Price 1.990.000 1.580.000 1,425,000 Sale Price/Gross Liv. Area \$ sa.ft. \$ 428.05 sq.ft. 464.71 sq.ft. 401.75 sq.ft. Data Source(s) BayEast#ML81935843;DOM 10 BayEast#ML81927543;DOM 14 BayEast#ML81917514;DOM 27 Verification Source(s) Doc#25530477;olp\$1,995,000 Doc#25491841;olp\$1,595,000 Doc#25455158;olp\$1,398,000 VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment Sales or Financing ArmLth ArmLth ArmLth Concessions Conv;0 Conv;0 Conv;0 Date of Sale/Time s09/23;c07/23 s06/23;c05/23 s03/23;c02/23 Location +213.750 N:Res: N:Res: N:Res: A;BsyRd; Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple Site 0 8099 sf 10669 sf 0 7560 sf 0 7150 sf View N;Res; N;Res; N;Res; N;Res; Design (Style) DT2;Trad4plex DT2;Trad4plex DT2;Trad4plex DT2;Trad4plex Quality of Construction Ω4 Ω4 Ω4 Ω4 Actual Age 60 50 0 61 0 60 Condition C3 -199,000 C4 C4 C4 -20,000 Total Bdrms. Baths Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths +10,000 16 8 Room Count 8 5.0 9 7.0 4.0 8 5.0 17 0 0 16 Gross Living Area 3,400 sq.ft. 3,547 sq.ft. 3,544 sq.ft. 4,649 sq.ft. +12,528 -96,135 Basement & Finished 0sf 0sf 0sf 0sf Rooms Below Grade Functional Utility Average Average Average Average Heating/Cooling Fwa/None Fwa/Cac -19,900 Wall/None +15,800 Fwa/None **Energy Efficient Items** None None None None Garage/Carport 4ср 4ga1cp -25,000 4cp 4ср Porch/Patio/Deck Porch Porch Porch Porch Net Adjustment (Total) **X** -**X** + \$ **X** + | + -360.035 38,328 213,750 Adjusted Sale Price Net Adi 15.0 % 18.1 % Net Adj 2.4 % Net Adi of Comparables Gross Adj 18.1 % \$ 1,629,965 Gross Adj. 2.4 % \$ 1,618,328 Gross Adj. 15.0 % \$ 1.638.750 I 🔀 did 🔲 did not research the sale or transfer history of the subject property and comparable sales. If not, explain 🔀 did 🗌 did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. My research Data Source(s) CRS Data/MLS did kid not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale. My research CRS Data/MLS Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3) ITFM **SUBJECT** COMPARABLE SALE #1 COMPARABLE SALE #2 COMPARABLE SALE #3 Date of Prior Sale/Transfer 09/13/2023 Price of Prior Sale/Transfer \$1,010,000 CRS Data Data Source(s) **CRS** Data CRS Data CRS Data Effective Date of Data Source(s) 10/05/2023 10/05/2023 10/05/2023 10/05/2023 Analysis of prior sale or transfer history of the subject property and comparable sales The subject's prior sale is a trustees deed transfer only. Summary of Sales Comparison Approach COMPS SELECTED ARE COMPETITIVE AND MARKET SUBSTITUTES FOR THE SUBJECT. COMPS USED FOR COMP 1'S DATE OF SALE AND UNIT MIX, COMP 2 DATE OF SALE, YEAR BUILT, UNIT MIX, C4 CONDITION, ROOM COUNT, GLA SIZE AND PARKING, COMP 3'S PROXIMITY, DATE OF SALE, UNIT MIX, YEAR BUILT, C4 CONDITION, ROOM COUNT, GLA SIZE AND PARKING, COMP 4'S YEAR BUILT AND C4 CONDITION AND COMP 5'S PROXIMITY, UNIT MIX, YEAR BUILT, C4 CONDITION, ROOM COUNT, GLA SIZE AND PARKING THE WEIGHTED AVERAGE FIGURES PROVIDED IN THE COMPARABLE SUMMARY AND VALUATION PAGE INDICATE VALUE AT \$1,639,000. BASED ON CURRENT MARKET TRENDS MOST WEIGHT GIVEN TO COI 1'S DATE OF SALE, COMP 2'S DATE OF SALE, NET & GROSS ADJUSTMENTS AND COMP 3'S ROOM COUNT AND GLA SIZE THUS THE SUBJECT'S ESTIMATE OF VALUE IS RECONCILED TO \$1,630,000.PRICE/SF RANGES FROM \$401.75 TO \$652.38 WITH \$436.81 AS THE MEDIAN. THE SUBJECT'S ESTIMATE OF VALUE \$1,630,000 IS \$459.93/SF WHICH IS INLINE WITH THE RANGE, MEDIAN AND CURRENT MARKET TREND: THE SUBJECT'S UNIT MIX, ROOM COUNT, GLA SIZE AND C4 CONDITION ARE FACTORS IN RECONCILING TO \$1,630,000. Indicated Value by Sales Comparison Approach \$ 1,630,000 Indicated Value by: Sales Comparison Approach \$ Cost Approach (if developed) \$ Income Approach (if developed) \$ 1,630,000 1,632,400 See attached addenda subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been as is", completed, 🗌 subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or 🗌 subject to the

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 1,630,000 , as of 10/04/2023 , which is the date of inspection and the effective date of this appraisal.

Page 2 of 6

Fannie Mae Form 2055 March 2005

following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

UAD Version 9/2011

Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 54501 34643826

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USPAP 3 YEAR DISCLOSURE	
I HAVE NOT PERFORMED SERVICES, AS AN APPRAISER OR IN ANY	OTHER CAPACITY, REGARDING THE PROPERTY THAT
IS THE SUBJECT OF THIS REPORT WITHIN THE THREE YEAR PERIOD	DD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS
ASSIGNMENT.	
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EVPOCUDE TIME	
EXPOSURE TIME	
OPINION OF REASONABLE EXPOSURE TIME: 30 DAYS	
FIRREA CERTIFICATION STATEMENT	
THE APPRAISER CERTIFIES AND AGREES THAT THIS APPRAISAL V	/AS PREPARED IN ACCORDANCE WITH THE
REQUIREMENTS OF TITLE XI OF THE FINANCIAL INSTITUTIONS, RE	
,	
OF 1989, AND AS AMENDED (12 U.S.C. 3331 ET SEQ.), AND ANY APP	
THE TIME THE APPRAISER SIGNS THE APPRAISAL CERTIFICATION	
STATE LICENSE REQUIREMENTS	
THE APPRAISER ADHERES TO CALIFORNIA STATE LICENSING REC	LUREMENTS
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ASSISTANCE TO THE APPRAISER	
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Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File # 34643826

54501

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

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

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

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

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

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

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the 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.

Freddie Mac Form 2055 March 2005

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Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 54501 File # 34643826

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Freddie Mac Form 2055 March 2005

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

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

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

APPRAISER Signature Langue Colorson	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Lezley / Name	Name
Company Nan Velox Valuations LLC	Company Name
Company Address 55 Monument Circle, Floor 7	Company Address
Indianapolis, IN 46204	
Telephone Number (317) 482-7700	Telephone Number
Email Address <u>lezley.iversen@Veloxval.com</u>	Email Address
Date of Signature and Report 10/05/2023	Date of Signature
Effective Date of Appraisal 10/04/2023	State Certification #
State Certification # AR011772	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License <u>01/28/2024</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property
790 Farm Dr	☐ Did inspect exterior of subject property from street
San Jose, CA 95136	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,630,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Freddie Mac Form 2055 March 2005

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Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 54501 File # 34643826

FEATURE	SUBJECT		LE SALE # 4		LE SALE # 5	COMPARABLE SALE # 6		
Address 790 Farm Dr		1128 Pembridge		781 Farm Dr		2531 Skylark Dr		
San Jose, CA 95	136	San Jose, CA 9	5118-1542	San Jose, CA 95	5136-1015	San Jose, CA 95	125-2942	
Proximity to Subject	Φ.	0.78 miles SW	h	0.04 miles NE	h	0.82 miles NW	ф . — . —	
Sale Price Sale Price/Gross Liv. Area	\$ sq.ft.	¢ 050.00.00#	\$ 1,355,000		\$ 1,500,000		\$ 1,749,000	
	\$ sq.ft.		•	\$ 436.81 sq.ft.		\$ 724.82 sq.ft.	20070 DOM 00	
Data Source(s) Verification Source(s)		BayEast#ML819		BayEast#409596		BayEast#ML8193		
VALUE ADJUSTMENTS	DESCRIPTION	Doc#25399571; DESCRIPTION	+(-) \$ Adjustment	Doc#25156358;c	+(-) \$ Adjustment	Listing / CRS Dat DESCRIPTION	:a +(-) \$ Adjustment	
Sales or Financing	DESCRIPTION		+ (-) \$ Aujustinent		+ (-) \$ Aujustilient		+ (-) \$ Aujustinent	
Concessions		ArmLth		ArmLth		Listing		
Date of Sale/Time		Conv;0 s11/22;c10/22	+150.754	Conv;0 s11/21;c09/21	+176,850	n/a;0		
Location	N;Res;	N;Res;	+159,754	N;Res;	+170,030	N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
Site	8099 sf	8436 sf	0	7840 sf	0	9978 sf	0	
View	N;Res;	N;Res;	0	N;Res;	0		U	
Design (Style)			0	DT2;Trad4plex		N;Res;	0	
Quality of Construction	DT2;Trad4plex Q4	DT1;RnchDuplex	<u> </u>	Q4		DT1;RnchDuplex Q4	U	
Actual Age	60	61		58	0	53	0	
Condition	C4	C4	<u> </u>	C4	0	C4	U	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	+25,000			Total Bdrms. Baths		
	16 8 5.0	9 5 2.1	+25,000			9 5 5.0		
Room Count Gross Living Area					10 F70		0	
Basement & Finished	3,544 sq.ft.	2,077 sq.ft	+127,629		+9,570		+98,397	
Rooms Below Grade	0sf	0sf		0sf		0sf		
	A	A		A		A		
Functional Utility	Average	Average	10.550	Average	45.000	Average		
Heating/Cooling	Fwa/None	Fwa&Wall/Cac	-13,550	Fwa/Cac	-15,000	Fwa/Cac	-17,490	
Energy Efficient Items	None	None		None		None		
Garage/Carport	4cp	3ga3dw	-16,000			2ga2dw	-4,000	
Porch/Patio/Deck	Porch	Porch		Porch		Porch		
AL . A			•		•		Φ	
Net Adjustment (Total)		X + □ -	\$ 282,833		\$ 171,420		\$ 76,907	
Adjusted Sale Price		Net Adj. 20.9 %		Net Adj. 11.4 %		Net Adj. 4.4 %	•	
of Comparables		Gross Adj. 25.2 %					\$ 1,825,907	
Report the results of the research							· D. E O. I. E	
ITEM		JBJECT	COMPARABLE SA	LE # 4 G	OMPARABLE SALE # ;	o CUMPAR.	ABLE SALE # 6	
Date of Prior Sale/Transfer	09/13/2023							
Price of Prior Sale/Transfer	\$1,010,000							
Data Source(s)	CRS Data		CRS Data	CRS		CRS Data		
Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi	10/05/2023		10/05/2023		5/2023	10/05/2023		
	story of the subject pro	perty and comparable	sales Nor	ne noted				
Analysis/Comments								
Analysis/Comments								
Analysis/Comments								
Analysis/Comments								
Analysis/Comments								
Analysis/Comments								
Analysis/Comments								
Analysis/Comments								
Analysis/Comments								
Analysis/Comments								

Exterior-Only Inspection Residential Appraisal Report 54501 File # 34643826

FEATURE		SUBJEC	T	COMPARABLE SALE # 7		COMPARABLE SALE # 8			COMPARABLE SALE # 9							
Address 790 Farm Dr		OODOLO	<u> </u>	1705	Brad					00111	7117101	LE ONLLE # 0			17(11/10)	L ONLL II g
San Jose, CA 95	126			1			-									
	130			San Jose, CA 95124 2.89 miles SW												
Proximity to Subject				2.89	miles	SW	۱,					I &				۱,
Sale Price	\$						\$	1,950,888				\$				\$
Sale Price/Gross Liv. Area	\$		sq.ft.		586.20				\$		sq.ft.		\$		sq.ft.	
Data Source(s)				BayE	East#N	/L819	941	515;DOM 24								
Verification Source(s)				Listir	ng / CF	RS Da	ata									
VALUE ADJUSTMENTS	D	ESCRIPT	ION	DE	SCRIPT	ION		+(-) \$ Adjustment		ESCRIPT	ION	+(-) \$ Adjustment	DE	SCRIPT	ION	+(-) \$ Adjustment
Sales or Financing				Listir								(/ -				() -)
Concessions				n/a;0												
Date of Sale/Time							+							-		
· · · · · · · · · · · · · · · · · · ·				Activ			+									
Location	N;R			N;Re			+									
Leasehold/Fee Simple		Simple	Э		Simple	9	_									
Site	809	9 sf		6935	sf			0								
View	N;R	.es;	l	N;Re	es;											
Design (Style)	DT2	2;Trad4	plex	DT2;	Trad4	plex										
Quality of Construction	Q4			Q4			T									
Actual Age	60			62				0								
Condition	C4			C3			+	-195,000	_							
		Delman	Datha		Bdrms.	Datha	+			Dalaman	Datha		Takal	Dalama	Datha	
Above Grade	Total			Total		Baths	+	+10,000		Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	16		5.0	16	8	4.0	_	0	_							
Gross Living Area		3,544	4 sq.ft.		3,328	3 sq.ft.		+18,792			sq.ft.				sq.ft.	
Basement & Finished	0sf		l	0sf												
Rooms Below Grade			l													
Functional Utility	Ave	rage		Aver	aue		\top									
Heating/Cooling		a/None			/None		1	+19,508								
Energy Efficient Items							+	119,500								
	Non			None	;		+									
Garage/Carport	4ср			4ср			_									
Porch/Patio/Deck	Pord	<u>ch</u>		Porc	h		_									
			l													
Net Adjustment (Total)] + [X -	\$	-146,700	Г] + [T -	\$		+ [٦.	\$
Adjusted Sale Price				Net Ad		7.5 %			Net A		%		Net Ad		%	
of Comparables				Gross		12.5 %		1,804,188			%		Gross	-	%	
	and an	alusia of						1,804,188	and a	o Auj.						φ
Report the results of the research a	ing an	alysis of				THISTOL	y OI									ADI
ITEM				JBJECT				COMPARABLE SA	LE#	1	U	OMPARABLE SALE #	8	1	UNIPAR	ABLE SALE # 9
Date of Prior Sale/Transfer		09/13/												—		
Price of Prior Sale/Transfer		\$1,010														
Data Source(s)		CRS E)ata				CF	RS Data								
Effective Date of Data Source(s)		10/05/						/05/2023								
Analysis of prior sale or transfer his				perty ar	nd comp				ne no	nted						
	<u> </u>		Joor p. of	p 0. ty u.				1401	10 110	, tou				-		
Analysis/Comments																
	—															
			-													

Supplemental Addendum

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						0.0.00		
Borrower	Champery Rental REO LLC							
Property Address	790 Farm Dr			·				
City	San Jose	County Sa	anta Clara	State	CA	Zip Code	95136	
Lender/Client	Wedgewood Inc							

PURPOSE/FUNCTION/INTENDED USE OF APPRAISAL

THIS APPRAISAL REPORT HAS BEEN COMPLETED TO ESTIMATE THE CURRENT MARKET VALUE OF THE SUBJECT PROPERTY AS OF THE DATE OF THE APPRAISAL FOR THE SOLE AND EXCLUSIVE USE OF THE LENDER/CLIENT NAME ON PAGE ONE OF THE REPORT AND/OR THEIR ASSIGNS.

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT Wedgewood Inc. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR SERVICING-DEFAULT/COLLECTIONS, SUBJECT TO THE 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. THIS REPORT IS NOT INTENDED FOR ANY OTHER USE.

THE APPRAISER HAS NOT IDENTIFIED ANY PURCHASER, BORROWER OR SELLER AS AN INTENDED USER OF THIS APPRAISAL, AND NO SUCH PARTY SHOULD USE OR RELY ON THIS APPRAISAL FOR ANY PURPOSE. SUCH PARTIES ARE ADVISED TO OBTAIN AN APPRAISAL FROM AN APPRAISER OF THEIR OWN CHOOSING IF THEY REQUIRE AN APPRAISAL FOR THEIR OWN USE. ANY REFERENCE TO OR USE OF THIS APPRAISAL REPORT BY A PURCHASER, BORROWER OR SELLER FOR THEIR OWN PURPOSES, INCLUDING WITHOUT LIMITATION FOR THE PURPOSES OF A PROPERTY PURCHASE DECISION OR AN APPRAISAL CONTINGENCY IN A PURCHASE AGREEMENT, IS AT SUCH PARTY'S OWN RISK AND IS NOT INTENDED OR AUTHORIZED BY THE APPRAISER.

SCOPE OF APPRAISAL

THE FOLLOWING STEPS WERE FOLLOWED IN ARRIVING AT THE FINAL ESTIMATE OF VALUE INCLUDED IN THE APPRAISAL REPORT OF THE SUBJECT PROPERTY: (1) AFTER RECEIVING THE ASSIGNMENT, A PRELIMINARY SEARCH OF THE RESOURCES AVAILABLE IN MY OFFICE (CRS DATA AND MLS) WAS MADE TO DETERMINE MARKET AND OTHER SIGNIFICANT FACTORS PERTINENT TO THE SUBJECT PROPERTY. (2) A PHYSICAL INSPECTION OF THE PROPERTY WAS PERFORMED. ALTHOUGH DUE DILIGENCE WAS EXERCISED WHILE AT THE SUBJECT PROPERTY, THE APPRAISER IS NOT AN EXPERT IN SUCH MATTERS AS PEST CONTROL, STRUCTURAL ENGINEERING, HAZARDOUS WASTE, ETC., AND NO WARRANTY IS GIVEN AS TO THESE ELEMENTS. AS NEEDED, INSPECTIONS BY VARIOUS PROFESSIONALS WITHIN THESE FIELDS MIGHT BE RECOMMENDED WITH THE FINAL ESTIMATE OF VALUE SUBJECT TO THEIR FINDINGS. (3) A SECOND REVIEW OF THE DATA WAS THEN PERFORMED WITH THE MOST RELEVANT FACTORS EXTRACTED AND CONSIDERED. SALES WERE EXAMINED AND VERIFIED THROUGH THE DATA SOURCES SHOWN ON THE REPORT. MARKET FACTORS WERE WEIGHED AND THEIR INFLUENCE ON THE SUBJECT PROPERTY WAS DETERMINED. (4) THE APPRAISAL REPORT WAS THEN COMPLETED IN ACCORDANCE WITH STANDARDS DICTATED BY THE APPRAISAL FOUNDATION AND LENDER GUIDELINES. THE REPORT INCLUDED DATA INFORMATION NEED TO LEAD A READER TO A SIMILAR VALUE CONCLUSION. (5) THE APPRAISAL REPORT WAS THEN DELIVERED TO THE CLIENT LISTED ON THE FRONT OF THE APPRAISAL REPORT WHICH CONSTITUTED THE COMPLETION OF THE ASSIGNMENT.

NEIGHBORHOOD DESCRIPTION

ESTABLISHED MIXED USE AREA IN SAN JOSE. ALTHOUGH PRIMARILY RESIDENTIAL SINGLE FAMILY DWELLINGS, SOME CONDOMINIUMS/TOWNHOMES, 2-4 FAMILY DWELLINGS, APARTMENT COMPLEXES AND COMMERCIAL PROPERTIES INCLUDING OFFICE BUILDINGS & LOCAL RETAIL COMPLETE THE SUBJECT'S MARKET AREA. DWELLING HOMES ARE MOSTLY AVERAGE (Q4) QUALITY CONSTRUCTION MAINTAINED IN AVERAGE (C3-C4) CONDITION DEPENDING ON AGE, MAINTENANCE AND UPDATES (IF ANY). SHOPPING, SERVICE AND ENTERTAINMENT FACILITIES, SCHOOLS, PARKS, EMPLOYMENT CENTERS AND FREEWAY ACCESS ARE WITHIN 2 MILES.

MARKET CONDITION

THE SUBJECT'S ESTIMATE OF VALUE DIFFERS FROM THE NEIGHBORHOOD PREDOMINANT VALUE BY 9.7%. THIS IS DUE TO THE SUBJECT'S UNIT MIX/GLA SIZE. THE SUBJECT IS NOT CONSIDERED TO BE AN OVER IMPROVEMENT FOR THE AREA AND THERE IS NO AFFECT ON THE SUBJECT'S MARKETABILITY NOTED. THE SUBJECT'S ESTIMATE OF VALUE IS WITHIN THE NEIGHBORHOOD HOUSING LOW TO HIGH PRICE RANGE.

HIGHEST AND BEST USE

THE SUBJECT'S HIGHEST AND BEST USE IS AS IMPROVED. THE SUBJECT IMPROVEMENTS CONFORMS WITH ITS CURRENT ZONING AND ANY PUBLIC OR PRIVATE RESTRICTIONS. THE SUBJECT IMPROVEMENTS MEETS THE TEST OF ALL FOUR CRITERIA AS THE IMPROVEMENT(S) ARE PHYSICALLY POSSIBLE, LEGALLY PERMISSIBLE AND FINANCIALLY FEASIBLE BRINGING THE MAXIMUM PRODUCTIVITY (HIGHEST ECONOMIC RETURN) TO THE OWNER OF THE SITE.

SITE COMMENTS

THE SUBJECT SITE IS TYPICAL FOR MOST PROPERTIES IN THE AREA. NO APPARENT ENCROACHMENTS OR ZONING VIOLATIONS WERE NOTED. SEE PRELIMINARY TITLE REPORT FOR ANY EASEMENTS INFORMATION ON RECORD. THE SUBJECT HAS A NEUTRAL RESIDENTIAL VIEW AND IS SURROUNDED BY SIMILAR HOMES. THE SUBJECT SITE LANDSCAPE IS AVERAGE AND REFLECTED IN THE SUBJECT'S OVERALL CONDITION RATING.

ENVIRONMENTAL DISCLAIMER

AT THE TIME OF MY CURSORY INSPECTION OF THE SUBJECT PROPERTY NO APPARENT ENVIRONMENTAL HAZARDS WERE OBSERVED; HOWEVER, AN APPRAISER IS NOT AN EXPERT IN THE FIELD OF ENVIRONMENTAL HAZARDS OR TOXIC WASTE, AND CONSEQUENTLY SHOULD NOT BE RELIED UPON AS TO WHETHER OR NOT ENVIRONMENTAL HAZARDS ACTUALLY EXIST ON THE PROPERTY. THIS APPRAISAL DOES NOT CONSTITUTE AN EXPERT ENVIRONMENTAL INSPECTION OF THE PROPERTY. IN ORDER TO FULLY AND ADEQUATELY DETERMINE THE CONDITION OF THE PROPERTY WITH RESPECT TO ENVIRONMENTAL HAZARDS, AN EXPERT IN THE FIELD OR ENVIRONMENTAL HAZARDS SHOULD MAKE AN INSPECTION OF THE PROPERTY.

FEMA FLOOD HAZARD REPORTING DISCLOSURE

REPORTING FOR FEMA SPECIAL FLOOD HAZARD AREA WAS OBTAINED THROUGH AN INTERNET DATA SOURCE PROVIDED BY REALQUEST SOFTWARE. BY DIRECTION OF THE LENDER/CLIENT, THE APPRAISER REPORTS WHAT CAN BE DETERMINED THROUGH THE INTERNET DATA SOURCE, BUT HAS NO EXAMINED OR INCLUDED AVAILABLE FLOOD MAPS DEVELOPED BY FEMA. THE LENDER/CLIENT OBTAINS FLOOD ZONE CERTIFICATION FROM A THIRD PARTY VENDOR.

SALES COMPARISON ANALYSIS - SUMMARY OF SALE COMPARISON APPROACH

Supplemental Addendum

		ouppionionita	. Audonaum		1 110	110. 340430	20	
Borrower	Champery Rental REO LLC							
Property Address	790 Farm Dr							
City	San Jose	County	Santa Clara	State	CA	Zip Code	95136	
Lender/Client	Wedgewood Inc							

File No. 34643836

ALL OF THE COMPARABLES ARE RESALES IN THE SUBJECT'S MARKET AREA OF SAN JOSE. COMPS 1, 2 & 7 ARE MORE THAN 1 MILE AWAY BUT SITUATED IN SIMILAR COMPETING MARKET AREAS AND USED FOR THEIR DATE OF SALE AND UNIT MIX (4 UNITS).

RESEARCH OF 2-4 FAMILY DWELLINGS IN THE PAST 24 MONTHS ARE SOUGHT OUT.

COMPS 1-5 ARE CLOSED SALES WITH COMP 1 CLOSING WITHIN 90 DAYS OF THE EFFECTIVE DATE OF THE APPRAISAL. COMPS 2 & 3 CLOSED WITHIN 6 MONTHS OF THE SAME TIME PERIOD. COMPS 4 & 5 ARE DATED SALES, OVER 6 MONTHS, USED FOR THEIR PROXIMITY, YEAR BUILT, CONDITION, UNIT MIX, ROOM COUNT AND/OR GLA

COMPS 6 & 7 ARE ACTIVE LISTINGS USED TO FURTHER DEMONSTRATE CURRENT MARKET TRENDS. CURRENTLY THE MEDIAN SP/LP RATIO IS AT 104%. THE CLOSED SALES HAVE FOLLOWED A SIMILAR TREND ALL SELLING NEAR/AT/ABOVE THEIR ASKING PRICE THUS NO SP/LP RATIO ADJUSTMENT APPLIED.

ALL COMPS ARE ARMS LENGTH TRANSACTIONS.

ALL COMPS ARE SIMILAR TO THE SUBJECT IN GEOGRAPHIC LOCATION INCLUDING SCHOOL DISTRICT, STYLE/APPEAL AND QUALITY OF CONSTRUCTION THAT BRACKET THE SUBJECT'S SITE SIZE, UNIT MIX, YEAR BUILT, C4 CONDITION, ROOM COUNT, GLA SIZE, HVAC AND PARKING.

BASED ON CURRENT MARKET DATA PROVIDED IN THE 1004MC REPORT PROPERTY VALUES HAVE INCREASED. SALES IN 2023 ARE DETERMINED TO INCLUDE CURRENT MARKET INCREASES IN THEIR SALES PRICE, THUS NO TIME ADJUSTMENT WARRANTED FOR COMPS 1-3. DATED SALES, COMPS 4 & 5, WARRANT A 1.31%/MONTH INCREASE OVER 9 MONTHS. COMPS 4 & 5 ADJUSTED ACCORDINGLY.

COMP 3 FRONTS DIRECTLY TO A MAJOR BUSY ROAD WITH CONSISTENT TRAFFIC INFLUENCE NOTED WARRANTING A 15% LOCATION ADJUSTMENT.

NO MARKETABLE DIFFERENCE FOR VARYING SITE SIZE OR AGE NOTED THUS NEITHER WARRANT AN ADJUSTMENT.

NO MARKETABLE DIFFERENCE FOR VARYING AGES NOTED THUS NO AGE ADJUSTMENT WARRANTED.

C3 CONDITION RATING INCLUDES UPDATES AS CONFIRMED BY THEIR MLS DESCRIPTION AND PHOTOS. BOTH COMPS 1 & 7 QUALIFY FOR C3 CONDITION RATING WARRANTING AN 10% CONDITION.

TOTAL ROOM/BEDROOM ADJUSTMENTS ARE INCLUSIVE WITH THEIR SQUARE FOOTAGE ADJUSTMENT AS GLA SIZE IS MORE IMPERATIVE IN MARKET REACTIONS. BATHS ADJUSTED AT \$10,000/FULL BATH. GLA SIZE ADJUSTMENTS ARE AT \$87/SF (20% OF MEDIAN PRICE/SF \$437).

CENTRAL HEATING AND COOLING ADJUSTED AT 1%, EACH.

PARKING ADJUSTED AT \$5,000/CARPORT SPACE, \$10,000/GARAGE SPACE AND \$2,000/DRIVEWAY SPACE.

ADJUSTMENTS SUPPORTED BY PAIRED SALES AND GROUP DATA ANALYSIS OF HISTORIC MARKET TRENDS. EXTRACTION AND/OR REGRESSION METHODS FROM ONLINE MARKET ANALYTICS ARE APPLIED WHEN APPLICABLE. ADJUSTMENTS REFLECT REACTIONS OF TYPICAL PURCHASERS IN THE MARKET. ALL ADJUSTMENTS ARE CONSIDERED TO BE REASONABLE AND SUPPORTED IN THE MARKET.

COMPS SELECTED ARE COMPETITIVE AND MARKET SUBSTITUTES FOR THE SUBJECT. COMPS USED FOR:

COMP 1'S DATE OF SALE AND UNIT MIX COMP 2'S DATE OF SALE, YEAR BUILT, UNIT MIX, C4 CONDITION, ROOM COUNT, GLA SIZE AND PARKING COMP 3'S PROXIMITY, DATE OF SALE, UNIT MIX, YEAR BUILT, C4 CONDITION, ROOM COUNT, GLA SIZE AND PARKING COMP 4'S YEAR BUILT AND C4 CONDITION

COMP 5'S PROXIMITY, UNIT MIX, YEAR BUILT, C4 CONDITION, ROOM COUNT, GLA SIZE AND PARKING

THE WEIGHTED AVERAGE FIGURES PROVIDED IN THE COMPARABLE SUMMARY AND VALUATION PAGE INDICATE VALUE AT \$1,639,000. BASED ON CURRENT MARKET TRENDS MOST WEIGHT GIVEN TO COMP 1'S DATE OF SALE, COMP 2'S DATE OF SALE, NET & GROSS ADJUSTMENTS AND COMP 3'S ROOM COUNT AND GLA SIZE THUS THE SUBJECT'S ESTIMATE OF VALUE IS RECONCILED TO \$1,630,000.

PRICE/SF RANGES FROM \$401.75 TO \$652.38 WITH \$436.81 AS THE MEDIAN. THE SUBJECT'S ESTIMATE OF VALUE \$1,630,000 IS \$459.93/SF WHICH IS INLINE WITH THE RANGE, MEDIAN AND CURRENT MARKET TRENDS. THE SUBJECT'S UNIT MIX, ROOM COUNT, GLA SIZE AND C4 CONDITION ARE FACTORS IN RECONCILING TO \$1,630,000.

FINAL RECONCILIATION

THE SALES COMPARISON APPROACH IS DEVELOPED AND MOST WEIGHT GIVEN AS IT BEST REFLECTS REACTIONS OF TYPICAL BUYERS & SELLERS IN THE MARKET PLACE. THE COST APPROACH IS DEVELOPED & SUPPORTS THE MARKET CONCLUSIONS, BUT LESS WEIGHT IS GIVEN DUE TO THE DIFFICULTY IN ESTIMATING DEPRECIATION AND . THE INCOME APPROACH IS NOT APPLICABLE DUE TO LACK OF RENTAL SALES AND SALES USED WERE NOT RENTED AT THE OF SALE THUS NO G. R. M. WAS OBTAINABLE.

COST APPROACH COMMENTS

THE COST APPROACH HAS ONLY BEEN DEVELOPED BY THE APPRAISER AS AN ANALYSIS TO SUPPORT THEIR OPINION OF THE PROPERTY'S MARKET VALUE. USE OF THIS DATA, IN WHOLE OR PART, FOR OTHER PURPOSES IS NOT INTENDED BY THE APPRAISER. NOTHING SET FORTH IN THE APPRAISAL SHOULD BE RELIED UPON FOR THE PURPOSE OF DETERMINING THE AMOUNT OR TYPE OF INSURANCE COVERAGE TO BE PLACED ON THE SUBJECT PROPERTY. THE APPRAISER ASSUMES NO LIABILITY FOR AND DOES NOT GUARANTEE THAT ANY INSURABLE VALUE ESTIMATE INFERRED FROM THIS REPORT WILL RESULT IN THE SUBJECT PROPERTY BEING FULLY INSURED FOR ANY LOSS THAT MAY BE SUSTAINED. FURTHER, THE COST APPROACH MAY NOT BE A RELIABLE INDICATION OF REPLACEMENT OR REPRODUCTION COST FOR ANY DATA OTHER THAN THE EFFECTIVE DATE OF THIS

Sup	plemental Addendum	File I	No. 34643826	
Champery Rental REO LLC				
790 Farm Dr				
San Jose	County Santa Clara	State CA	Zip Code 95136	

APPRAISAL DUE TO CHANGING COSTS OF LABOR AND MATERIALS AND DUE TO CHANGING BUILDING CODES AND GOVERNMENTAL REGULATIONS AND REQUIREMENTS.

Extra Comments APPRAISAL DATE

Borrower Property Address

Lender/Client

City

THE EFFECTIVE DATE SHOWN ON THE SUBJECT APPRAISAL IS THE DATE OF INSPECTION AND THE DATE OF SIGNATURE IS DAY THE REPORT IS COMPLETE.

PERSONAL PROPERTY

Wedgewood Inc

San Jose

NO PERSONAL PROPERTY, FIXTURES OR INTANGIBLE ITEMS WERE INCLUDED IN THE FINAL ESTIMATE OF VALUE FOR THE SUBJECT.

COMPETENCY

MY EDUCATION, KNOWLEDGE, AND 35 YEARS OF EXPERIENCE IN APPRAISING THE SAN FRANCISCO BAY AREA AT LARGE ARE SUFFICIENT TO ALLOW ME TO COMPETENTLY COMPLETE THIS APPRAISAL IN ACCORDANCE WITH THE COMPETENCY PROVISIONS OF THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE. THE SUBJECT PROPERTY IS LOCATED 28 MILE FROM MY OFFICE, IN ZIP CODE 95136. I HAVE COMPLETED A GREAT NUMBER OF APPRAISALS IN THE CITY OF SAN JOSE. IT IS NOT UNCOMMON FOR AN APPRAISER IN THE BAY AREA TO TRAVEL UP TO 60-70 MILES FOR AN ASSIGNMENT. THIS ASSIGNMENT REQUIRES GEOGRAPHIC COMPETENCY AS REQUIRED BY USPAP, I HAVE SPENT SUFFICIENT TIME IN THE ALAMEDA/CONTRA COSTA/SANTA CLARA COUNTY MARKET AND UNDERSTAND THE NUANCES OF THE LOCAL MARKET AND THE SUPPLY AND DEMAND FACTORS RELATING TO THE SPECIFIC PROPERTY TYPE AND LOCATION INVOLVED.

APPRAISER INDEPENDENCE

THE APPRAISER CERTIFIES THAT THE LENDER OR THE AMC DID NOT IMPROPERLY INFLUENCE, OR ATTEMPT TO IMPROPERLY INFLUENCE, THE OUTCOME OF THIS APPRAISAL BY DOING ANY OF THE THINGS PROHIBITED IN SECTION 1(B) OF THE APPRAISER INDEPENDENCE REQUIREMENTS, EFFECTIVE 10/15/2010.

NO EMPLOYEE, DIRECTOR, OFFICER OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER IN BEHALF OF THE LENDER HAS INFLUENCED OR ATTEMPTED TO INFLUENCE THE DEVELOPMENT, REPORTING, RESULT OR REVIEW OF THIS ASSIGNMENT THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER. I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER (LENDER/ CLIENT AS IDENTIFIED ON THE FIRST PAGE OF THE REPORT), BORROWER OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO ENTER THE PROPERTY. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO PARTNER MANAGEMENT.

	OL BUILDEGILLO	File No. 0 40 4000
Property Address	Champery Rental REO LLC	File No. 34643826
City	790 Farm Dr San Jose	County Santa Clara State CA Zip Code 95136
.ender/Client	Wedgewood Inc	Julia Gara Gara
APPKAR	SAL AND REPORT IDENTIFICA	ATION
This Report	is one of the following types:	
Tills Nepolt	is one of the following types.	
X Appraisa	l Report (A written report prepared under Stand	ards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Bt.i.st.	(A surities are at assessed and as Observe	lands Duly 10 000 and 10 the Ocean of Warls and Starley delay have in this way of
Restricte Appraisa		ards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, lly by the specified client and any other named intended user(s).)
7,651,000	Thisport issuitable to the stated interlace use of	any of the openion cheft and any other named member according.
Commer	nts on Standards Rule 2-3	
	he best of my knowledge and belief:	
I -	s of fact contained in this report are true and correct.	
		reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional
	ns, and conclusions.	
	· · · · · · · · · · · · · · · · · · ·	ne property that is the subject of this report and no personal interest with respect to the parties involved.
	se indicated, I have performed no services, as an appraise ely preceding acceptance of this assignment.	er or in any other capacity, regarding the property that is the subject of this report within the three-year
l ·	with respect to the property that is the subject of this repo	ort or the narties involved with this assignment
	nt in this assignment was not contingent upon developing	
		the development or reporting of a predetermined value or direction in value that favors the cause of the
		, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
		has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
	the time this report was prepared.	porty that is the cubicat of this report
	ise indicated, I have made a personal inspection of the pro-	raisal assistance to the person(s) signing this certification (if there are exceptions, the name of each
	ing significant real property appraisal assistance is stated (
·		• /
Resenta	ble Exposure Time (USPAP defin	nes Exposure Time as the estimated length of time that the property interest being
	•	netical consummation of a sale at market value on the effective date of the appraisal.)
		operty at the market value stated in this report is: 30 Days
	Thousands Exposure Time for the outstoot pre	So Days
Commer	its on Appraisal and Report †	Identification
Note any US	SPAP-related issues requiring disclosure	and any state mandated requirements:
DIGITAL SIG	NATURES: THE SIGNATURE(S) AFFIXED T	O THIS REPORT, AND CERTIFICATION, WERE APPLIED BY THE
	• •	ER AND REPRESENT THEIR ACKNOWLEDGEMENTS OF THE FACTS,
		AT. EACH APPRAISER(S) APPLIED HIS OR HER SIGNATURE
		METHOD. HENCE, THESE SIGNATURES HAVE MORE SAFEGUARDS AND ND APPLIED SIGNATURE. IF THE REPORT HAS A HAND-APPLIED
	THIS COMMENT DOES NOT APPLY.	ND AFFEILD SIGNATORE. II THE REPORT HAS A HAND-AFFEILD
	,	
APPRAISER:		SUPERVISORY or CO-APPRAISER (if applicable):
	Leady Colver	104
Signature:	LANGUE LEVEL	Signature:
Name: <u>Lezley</u>		Name:
Leziey	Verter O	THE PARTY OF THE P
State Certification	#: AR011772	State Certification #:
or State License	#:	or State License #:
	Expiration Date of Certification or License: 01/28/2024	
	and Report: 10/05/2023	Date of Signature:
Effective Date of A	Appraisal: 10/04/2023 iject: None X Interior and Exterior Exte	erior-Only Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection		Date of Inspection (if applicable):
	1010112020	

Market Conditions Addendum to the Appraisal Report

54501 File No. 34643826

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 790 Farm Dr City San Jose Champery Rental REO LLC Borrower 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 **Inventory Analysis** Prior 4-6 Months Current - 3 Months Overall Trend Declining Total # of Comparable Sales (Settled) 10 6 10 Increasing Stable X Increasing Absorption Rate (Total Sales/Months) Stable Declining 1.67 2.00 3.33 Total # of Comparable Active Listings Declining Stable Increasing 6 5 12 Months of Housing Supply (Total Listings/Ab.Rate) Stable Declining Increasing 2.5 3.6 3.6 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 **X** Increasing Stable 1,412,500 1,263,625 1,983,125 Median Comparable Sales Days on Market 25 Declining Stable Increasing 39 11 Stable Declining Median Comparable List Price 1,399,950 1,437,475 1,749,000 Increasing Median Comparable Listings Days on Market Declining Stable Increasing 17 72 62 Median Sale Price as % of List Price Increasing Stable Declining 97.04% 98.43% 104.13% Increasing Seller-(developer, builder, etc.)paid financial assistance prevalent? **X** No Declining Yes ■ Stable RCH & 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 The data used in the grid above does not indicate there were any concessions associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some transactions that do include concessions, but have not been reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report **X** No Are foreclosure sales (REO sales) a factor in the market? Yes If yes, explain (including the trends in listings and sales of foreclosed properties). The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report. No REO/Short sales noted in the subject's market area. Cite data sources for above information. Bay East AOR was the data source used to complete the Market Conditions Addendum 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. Pertaining to the inventory above 2-4 family dwellings in the subject's defined market area are sought out. All 2-4 family units are reflected in the matrix above. Sales are steady. Supply and demand show a 3.6 month absorption rate at present making for slight oversupply. Both asking and selling prices show to have increased. However, this is somewhat misleading as unit mix (2-4 units) are factors in their sale price. Pertaining specifically to 4 unit dwellings sale prices show a 11.8% increase from 12 months ago; current-3 mos median sale price \$2,012,499 versus prior 7-12 mos median sale price \$1,800,000. Increase is 1.31%/month from 12 months ago up to current-3 mos or 9 months. Typical days on market is well within 90 days with most properties selling in less than 45 days when priced appropriately. It is not uncommon for a property to sell near/at/above their asking price as noted by the median SP/LP ratios for the past year. Currently the median SP/LP ratio is 104%(r). Overall the subjects market is increasing as noted on page 1 of the appraisal; this is supported by increasing asking prices in relation to the current median sp/lp ratio 104%. There is no conclusive evidence that all other properties in the subjects market area regardless of property characteristics mirror this trend. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Subject Project Data Current - 3 Months Prior 7-12 Months Prior 4-6 Months Overall Trend Total # of Comparable Sales (Settled) Stable Declining Increasing Absorption Rate (Total Sales/Months) Increasing Stable Declining Total # of Active Comparable Listings Stable Declining Increasing Stable Months of Unit Supply (Total Listings/Ab.Rate) Declining Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of Yes No foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. Signature Signature Appraiser Name Supervisory Appraiser Name Company Name Company Name Company Addr Company Address 55 Monument Circle, Floor 7, Indianapolis, IN 46204 State License/Certification # State State License/Certification # AR011772 State CA Email Address **Email Address** lezley.iversen@Veloxval.com

Freddie Mac Form 71 March 2009

Page 1 of 1

Fannie Mae Form 1004MC March 2009

Reconciliation Addendum

File	Nο	34643826

Borrower	Champery Rental REO LLC							
Property Address	790 Farm Dr							
City	San Jose	County Sa	anta Clara	State	CA	Zip Code	95136	
Lender/Client	Wedgewood Inc							

Comparable Summary

Comparables Summary & Estimated Indicated Value

Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
1,990,000	18.1	18.1	1,629,965	18.89
1,580,000	2.4	2.4	1,618,328	24.19
1,425,000	15	15	1,638,750	19.94
1,355,000	20.9	25.2	1,637,833	16.5
1,500,000	11.4	13.4	1,671,420	20.48
1,749,000	4.4	6.9	1,825,907	
1,950,888	7.5	12.5	1,804,188	
	1,990,000 1,580,000 1,425,000 1,355,000 1,500,000 1,749,000	1,990,000 18.1 1,580,000 2.4 1,425,000 15 1,355,000 20.9 1,500,000 11.4 1,749,000 4.4	1,990,000 18.1 18.1 1,580,000 2.4 2.4 1,425,000 15 15 1,355,000 20.9 25.2 1,500,000 11.4 13.4 1,749,000 4.4 6.9	1,990,000 18.1 18.1 1,629,965 1,580,000 2.4 2.4 1,618,328 1,425,000 15 15 1,638,750 1,355,000 20.9 25.2 1,637,833 1,500,000 11.4 13.4 1,671,420 1,749,000 4.4 6.9 1,825,907

SUGGESTED INDICATED VALUE OF THE SUBJECT: 1,639,000

RECONCILED INDICATED VALUE OF THE SUBJECT: 1,630,000

Indicated Weight Value

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

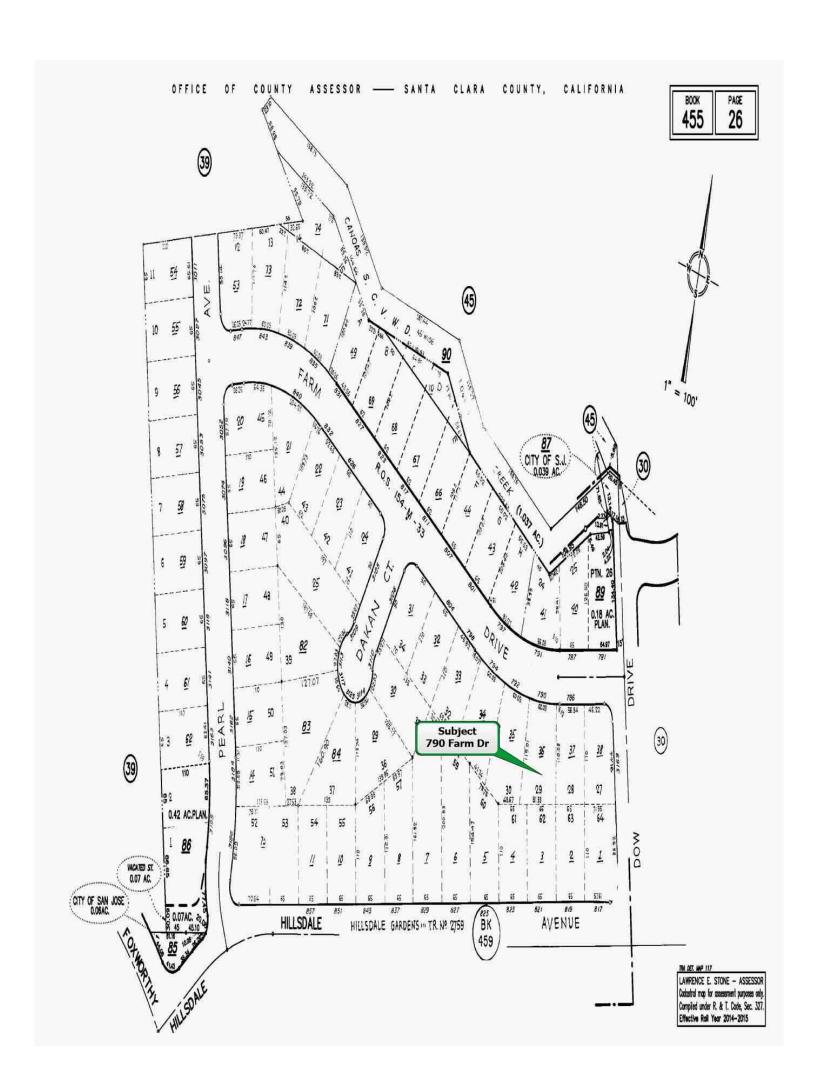
COMPS SELECTED ARE COMPETITIVE AND MARKET SUBSTITUTES FOR THE SUBJECT. COMPS USED FOR:

COMP 1'S DATE OF SALE AND UNIT MIX
COMP 2'S DATE OF SALE, YEAR BUILT, UNIT MIX, C4 CONDITION, ROOM COUNT, GLA SIZE AND PARKING
COMP 3'S PROXIMITY, DATE OF SALE, UNIT MIX, YEAR BUILT, C4 CONDITION, ROOM COUNT, GLA SIZE AND PARKING
COMP 4'S YEAR BUILT AND C4 CONDITION

COMP 5'S PROXIMITY, UNIT MIX, YEAR BUILT, C4 CONDITION, ROOM COUNT, GLA SIZE AND PARKING

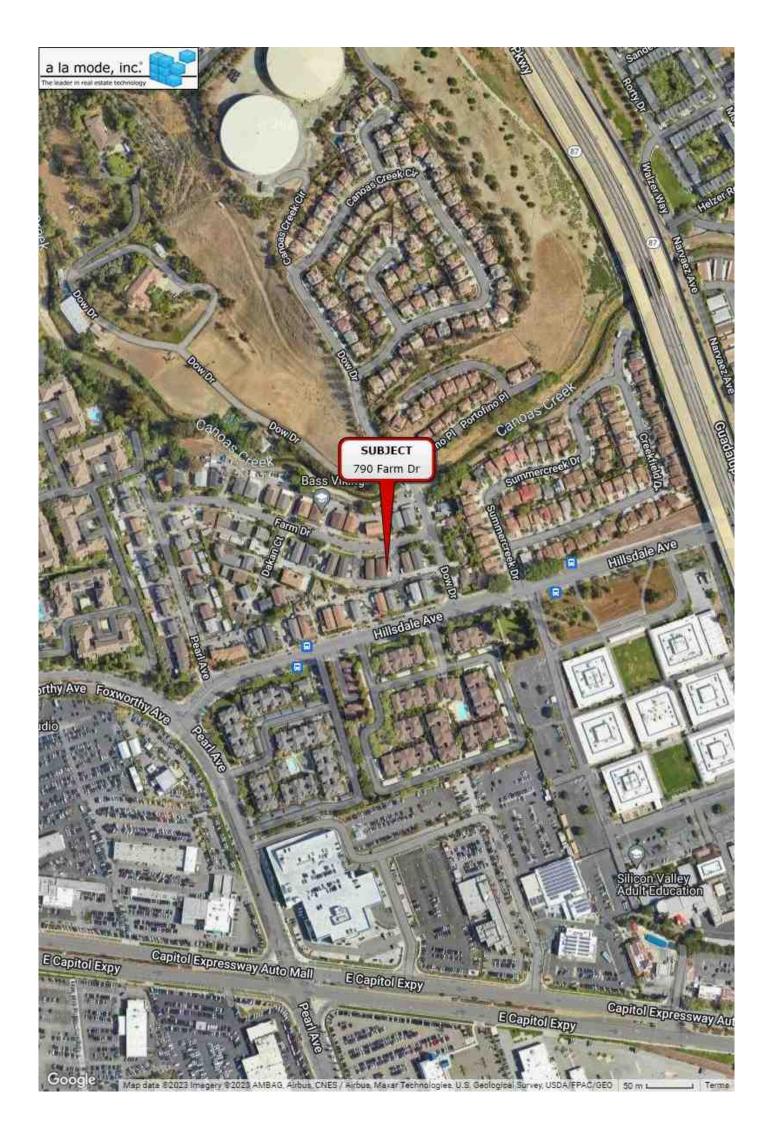
THE WEIGHTED AVERAGE FIGURES PROVIDED IN THE COMPARABLE SUMMARY AND VALUATION PAGE INDICATE VALUE AT \$1,639,000. BASED ON CURRENT MARKET TRENDS MOST WEIGHT GIVEN TO COMP 1'S DATE OF SALE, COMP 2'S DATE OF SALE, NET & GROSS ADJUSTMENTS AND COMP 3'S ROOM COUNT AND GLA SIZE THUS THE SUBJECT'S ESTIMATE OF VALUE IS RECONCILED TO \$1,630,000.

PRICE/SF RANGES FROM \$401.75 TO \$652.38 WITH \$436.81 AS THE MEDIAN. THE SUBJECT'S ESTIMATE OF VALUE \$1,630,000 IS \$459.93/SF WHICH IS INLINE WITH THE RANGE, MEDIAN AND CURRENT MARKET TRENDS. THE SUBJECT'S UNIT MIX, ROOM COUNT, GLA SIZE AND C4 CONDITION ARE FACTORS IN RECONCILING TO \$1,630,000.



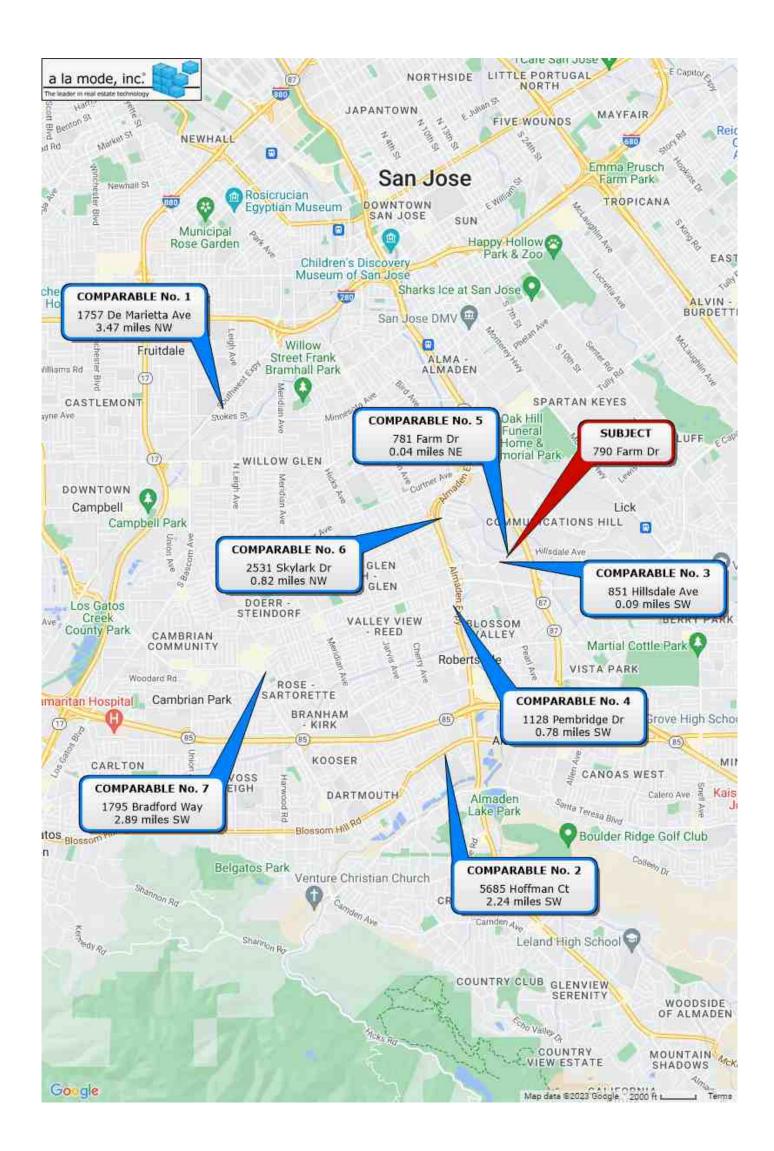
Aerial Map

Borrower	Champery Rental REO LLC								
Property Address	790 Farm Dr								
City	San Jose	County	Santa Clara	(State C	A	Zip Code	95136	
Lender/Client	Wedgewood Inc								



Location Map

Borrower	Champery Rental REO LLC							
Property Address	790 Farm Dr							
City	San Jose	County	Santa Clara	St	ate CA	Zip Code	95136	
Lender/Client	Wedgewood Inc							



Property Profile - Page 1

Thursday, October 05, 2023 Hille 2021 Courts LOCATION Property Add PROPERTY SUMMARY Property Type
Land Use 790 Farm Dr Apt 1 San Jose, CA 95136-1019 Hillsdale Gardens Quadruplex 4 Units Any Combination Subdivision Improvement Square Feet #of Buildings Quadruplex 4 Units Any Combination **Carrier Route** C021 anta Clara County, CA GENERAL PARCEL INFORMATION CURRENT OWNER APN/Tax ID 455-26-036 01 Md Cal Realty Services Inc Alt. APN Mailing Address 205 Manhattan Ave # 100 Hermosa Beach, CA 90254 Account Num Tax Area 2020 Census Trct/Blk 17-10R **Owner Occupied** 5031.24/2 SCHOOL ZONE INFORMATION Canoas Elementary Sci Elementary: K to 5 Muir Middle School Middle: 6 to 8 0.5 mi Distance 1.5 mi Assessor Roll Year 2023 Distance Gunderson High School 1.6 mi High: 9 to 12 SALES HISTORY THROUGH 09/27/2023

Date Date Recorded Amou Buyer/Owners No. Parcels 9/13/2023 9/24/2014 Nguyen Tri T & Tran Le N Nguyen Tri T 25530202 22715427 \$1,010,000 Mid Cal Realty Services Inc Trustees Deed Intrafamily Transfer & Dissolution 9/19/2014 Intrafamily Transfer & Dissolution 9/4/2014 9/10/2014 Nguyen Tri T & Tran Le N Nguyen Tri T & Tran Le N 22702591 Nguyen Tri & Tran Le Mai Hoang V & Pham Van Tang Li & Gao Zhi 7/25/2012 7/30/2012 Mai Hoang V & Pham Van 21767651 \$530,000 Grant Deed Grant Deed Tang Li & Gao Zhi Fan Li 3/8/1999 3/18/1999 \$405,000 14710651 13840766 P228/579 13212373 \$318,000 3/4/1996 Dedora James & Dedora Deetta Grant Deed 1/10/1996 \$255,000 Fan Li TAX ASSESSMENT Change (%) \$6,029.00 (2.0%) \$6,029.00 (2.0%) \$12,058.00 (2.0%) Change (%) \$6,150.00 (2.0%) **2022** \$307,502.00 Tax Assessment Assessed Land \$301,473.00 \$313,652.00 \$6,150.00 (2.0%) \$12,300.00 (2.0%) \$301,473.00 \$602,946.00 \$313,652.00 \$307,502,00 Total Assessmer Exempt Reason % Improved \$627,304.00 \$615,004.00 50% TAXES Tax Year 2022 Total Taxes \$9,149.18 City Taxes **County Taxes** 2021 \$8,916.20 2020 2019 \$8,787.16 \$8,609.02 \$8,518.06 2018 \$8,438.04 \$8,234.48 \$8,140.88 2017 2015 MORTGAGE HISTORY Lender Wells Fargo Loan Amount Borrowe Book/Page or Document# 25441286 02/23/2023 \$565,000 Nguyen Tri T Tran Le N And Tran Le N 09/10/2014 \$565,000 Nguyen Tri T Tran Le N Loan Depot Com 22702592 10/16/2013 \$415,000 Velocity Commercial Capital LI 22415639 Nguyen Tri Tran Le And Tran Le 09/28/2012 \$415,000 Cordes Family Trust Etal 21880785

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Property Profile - Page 2

Property Report for 790 FARM DR APT 1, cont.

						PIC	репу кероп п	1 790 FARIVI	DR APT 1, CC
9/28/2012	\$415,000		Nguyen Tri Tran Le And T	ran Le		Cordes Family Trust		21880785	
7/30/2012	\$335,000	(3)	Nguyen Tri Tran Le And T			Trust Investments		21767653	
7/30/2012	\$40,000	8	Nguyen Tri Tran Le And T			Phuong Tran		21767652	
5/02/2006	\$663,500		Mai Hoang V Pham Van And	d Pham Van		Sierra Pacific Mortgage		18912473	
4/29/2003	\$514,500	i i	Mai Hoang V Pham Van And Pham Van			World Savings Bank		16996904	
2/01/2002	\$496,000	- 1	Mai Hoang V Pham Van And			Dba Bny Mortgage		16086868	
/05/2000	\$77,000	9	Mai Hoang V Pham Van And	d Pham Van		Alliance Funding		15236530	
3/18/1999	\$364,000	3	Mai Hoang V Pham Van			Republic Consumer Lending Gr	oup	14710652	
ORECLOSURE		-	~~			110000000000000000000000000000000000000			
Contraction to	Auction Date	Defendant	A STATE OF THE STA		Plaintiff	Foreclosure Type	Case Number	Book/Page or	Document#
6/07/2023	07/19/2023	Nguyen Tri	T And Tran L	e N	Not Provide	ed Auction		25484663	
ROPERTY CHA	RACTERISTICS	BUILDING	3						
uilding # 1									
уре	Quadruple Combinati	ex 4 Units Any ion		Condition	on		Units	- 4	Ë
eer Built Rs	1963			Effective Baths	e Year		Stories Rooms	3	2
	0.544			Dams			Rooms		
otal Sq. Ft.	3,544					* * * * * * * * * * * * * * * * * * *	(A)		
uilding Square F CONSTRUCTION	eet (Living Space)					Building Square Feet	(Otner)		
	E .		С		Boof Frank				
uality			C		Roof Framing				
ape					Roof Cover D				
rtitions					Cabinet Millw	OFR			
ommon Wall					Floor Finish				
oundation					Interior Finish				102213700-0
oor System					Air Condition	ing			None
cterior Wall					Heat Type				Central
ructural Framin	g				Bathroom Tile				
replace					Plumbing Fix	tures			
OTHER									
ccupancy					Building Data	Source			
ROPERTY CHA	RACTERISTICS	: EXTRA FE	EATURES						
eature		r Descriptio				Year Built		Condition	
Barage									
	ARACTERISTICS	:IOT							
Application of the control	ANACIERISTICS	T.C							
and Use				Jnits Any Com	ibination	Lot Dimensions		0.000	
lock/Lot	-0		29			Lot Square Feet		8,280	
atitude/Longitud			7.279301°/-12	21.869274°		Acreage		0.19	
ROPERTY CHA	RACTERISTICS	: UTILITIES	/AREA						
as Source						Road Type			
lectric Source						Topography			
later Source						District Trend			
ewer Source						Special School District	1		
oning Code				Special School District					
wner Type									
EGAL DESCRI	PTION								
	TION		Illedole Cord	ne.		Plat Past/Pass			
ubdivision			illsdale Garde	RI ROS		Plat Book/Page		47.400	
ock/Lot		/2				Tax Area		17-108	
escription EMA FLOOD Z	ONES	-1	r 2759 Lot 29						
er man regeneration	tana and tana and tana	شد من بلوار		6	No.			n	FIRM Panel Eff.
one Code	Flood Risk	BFE		Descriptio		VV - C V - C		Panel ID	Date
	Undetermined			Areas of ur	ndetermined flo	od hazard where flooding is pos	sible. 0603	49-06085C0263H	05/18/2009
D									
D ISTING ARCHIV									

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Subject Photo Page

Borrower	Champery Rental REO LLC						
Property Address	790 Farm Dr						
City	San Jose	County	Santa Clara	State CA	Zip Code	95136	
Lender/Client	Wedgewood Inc						



Subject Front

790 Farm Dr

Sales Price

Gross Living Area 3,544 Total Rooms 16 **Total Bedrooms** Total Bathrooms 5.0 Location N;Res; N;Res; View 8099 sf Site Quality Q4 Age 60



Subject Front



Subject Street

Photograph Addendum

Borrower	Champery Rental REO LLC							
Property Address	790 Farm Dr							
City	San Jose	County S	Santa Clara	State	CA	Zip Code	95136	
Lender/Client	Wedgewood Inc							



Street

Comparable Photo Page

Borrower	Champery Rental REO LLC						
Property Address	790 Farm Dr						
City	San Jose	County	Santa Clara	State CA	Zip Code	95136	
Lender/Client	Wedgewood Inc						



Comparable 1

1757 De Marietta Ave

3.47 miles NW Prox. to Subject Sale Price 1,990,000 Gross Living Area 4,649 Total Rooms 17 Total Bedrooms 9 Total Bathrooms 7.0 Location N;Res; N;Res; View Site 10669 sf Quality Q4 50 Age



Comparable 2

5685 Hoffman Ct

Prox. to Subject 2.24 miles SW 1,580,000 Sale Price Gross Living Area 3,400 Total Rooms 16 Total Bedrooms 8 Total Bathrooms 4.0 Location N;Res; View N;Res; 7560 sf Site Quality Q4 Age



Comparable 3

851 Hillsdale Ave

0.09 miles SW Prox. to Subject Sale Price 1,425,000 Gross Living Area 3,547 Total Rooms 16 Total Bedrooms 8 Total Bathrooms 5.0 Location A;BsyRd; N;Res; View Site 7150 sf Quality Q4 Age 60

Comparable Photo Page

Borrower	Champery Rental REO LLC							
Property Address	790 Farm Dr							
City	San Jose	County	Santa Clara	State	CA	Zip Code	95136	
Lender/Client	Wedgewood Inc							



Comparable 4

1128 Pembridge Dr

0.78 miles SW Prox. to Subject Sale Price 1,355,000 Gross Living Area 2,077 Total Rooms Total Bedrooms 5 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 8436 sf Quality Q4 61 Age



Comparable 5

781 Farm Dr

Prox. to Subject 0.04 miles NE 1,500,000 Sale Price Gross Living Area 3,434 Total Rooms 16 Total Bedrooms 8 Total Bathrooms 5.0 Location N;Res; View N;Res; 7840 sf Site Quality Q4 Age 58



Comparable 6

2531 Skylark Dr

0.82 miles NW Prox. to Subject Sale Price 1,749,000 2,413 Gross Living Area Total Rooms 9 Total Bedrooms 5 Total Bathrooms 5.0 Location N;Res; N;Res; View Site 9978 sf Quality Q4 Age 53

Comparable Photo Page

Borrower	Champery Rental REO LLC							
Property Address	790 Farm Dr							
City	San Jose	County	Santa Clara	State	CA	Zip Code	95136	
Lender/Client	Wedgewood Inc							



Comparable 7

1795 Bradford Way

Prox. to Subject 2.89 miles SW Sale Price 1,950,888 Gross Living Area 3,328 Total Rooms 16 Total Bedrooms 8 Total Bathrooms 4.0 Location N;Res; N;Res; View Site 6935 sf Quality Q4 62 Age

Comparable 8

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 9

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



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

Lezley C. Iversen

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 011772

Effective Date: Date Expires: January 29, 2022

January 28, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3062109

THIS DOCUMENT CONTAINS A THUE WATERMARK - HOLD UP TO LIGHT TO BEE "CHAIN LINK

E&O Certification 2023



PROFESSIONAL LIABILITY POLICY DECLARATIONS (CLAIMS-MADE AND REPORTED FORM)

Carrier: Admiral Insurance Company

Policy No.: <u>EO000056476-02</u> Renewal/Rewrite of: <u>EO000056476-01</u>

Named Insured and Mailing Address

VELOX VALUATIONS LLC 10 INNISBROOKE TRL. GREENWOOD, IN 46142

NO FLAT CANCELLATIONS

In consideration of the payment of premium, in reliance upon the statements herein or attached hereto, and subject to all of the terms of this policy, the Company agrees with the **Named Insured** as follows:

Item I: Named Insured's Business:

Real Estate Appraisal Services

Item II: Limits of Liability:

\$1,000,000 Each **Claim** \$3,000,000 Aggregate

Item III: Deductible: \$5,000 Per Claim (including claim expenses)

Item IV: Retroactive Date:

04/01/2020 Applies to limits of \$1,000,000 each occurrence and \$1,000,000 aggregate 05/01/2020 Applies to limits of \$1,000,000 each occurrence and \$3,000,000 aggregate

Item V: Premium: \$10,418.00 Not Subject to Audit

Item VI: Forms attached at inception:

See Schedule of Forms AI 00 18 03 98

This policy is not binding unless countersigned by Admiral Insurance Company or its authorized representative.

Countersigned On: 03/10/2023

At: _____ Mount Laurel, NJ

\$10,418.00 Premium

250.00 Policy Fee

266.70 Surplus Lines Tax

\$10,934.70 Total

The Insurance Company in which this coverage is placed is authorized, but not ficensed, to transact business in Indiana. This policy is not protected by the Indiana Insurance Guaranty Association in the event of insolvency of the Company. This policy and the premium thereon has been properly declared as a Surplus Lines Risk to the Indiana Department of Insurance and the surplus lines tax paid accordingly. Arlington/Roe & Co., Inc.

Authorized Representative

DE23180820 Page 1 of 1

54501 File No. 34643826

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C/

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

Q-

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

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.

Ω4

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

Q5

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

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

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