#### **APPRAISAL OF**



#### **LOCATED AT:**

12727 Carnation St Corona, CA 92880

#### FOR:

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

#### **BORROWER:**

Redwood Holdings LLC

AS OF:

July 27, 2023

BY:

Tamra Miller

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

File Number: Ext12727Carnation

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

12727 Carnation St Corona, CA 92880

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 July 27, 2023

is:

\$920,000
Nine Hundred Twenty 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.

Tamra Miller

## $\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textit{File No. Ext12727Carnation}$

Tł	he purpose of this summary appraisal report is	to provide the le		City Corona						
	Property Address 12727 Carnation St			City Cololla			Sta	ate CA	Zip Code 92	2880
	Borrower Redwood Holdings LLC		Owner of Public Reco	ord Joseph Prior			Со	unty Riv	erside	
	Legal Description LOT 5 MB 278/038 TR			•				-		
	Assessor's Parcel # 164-082-005			Tax Year 2022			D I	E. Taxes \$	7 054	
					7.1.6					
S	Neighborhood Name Eastvale		Consider A	Map Reference 567	ΛU				t 0406.21	
SUBJECT	Occupant X Owner Tenant Vacant		Special Assessments	S \$ U		<u></u> P	PUD HOA \$ 0		per year	per month
Ä	Property Rights Appraised X Fee Simple	Leasehold	Other (describe)							
0,	Assignment Type Purchase Transaction		saction X Other (de							
	Lender/Client Wedgewood Inc		Address 2015 Ma	anhattan Beach B	Ivd Suite	e 100	), Redondo E	Beach, (	CA 90278	
	Is the subject property currently offered for sale or ha	as it been offered fo	or sale in the twelve m	onths prior to the effective	e date of thi	is appr	raisal?	Yes XI	No	
	Report data source(s) used, offering price(s), and da	ate(s). Per CR	MLS, there are	no known listing	s of the s	subje	ct property i	n the pi	rior 12 mor	nths.
	Source: CRMLS/Public Records						, , ,			
Ī	I did did not analyze the contract for sale	for the subject pur	chase transaction. Ex-	nlain the results of the ar	alysis of the	- contra	act for sale or why	the analy	sis was not ner	formed
		ioi ano subject puit	ondoo tranodottom Ex	piam the results of the ar		0011111	aor 101 oaile ei 1111)	and analy	5.5 Mas 1.5t ps.	
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TR				ty seller the owner of pul				Data Sou		
NO	Is there any financial assistance (loan charges, sale	-		tance, etc.) to be paid by	any party oi	n beha	If of the borrower:	? <u> </u>	JYes ∟No	
Ö	If Yes, report the total dollar amount and describe th	e items to be paid.								
	Note: Race and the racial composition of the nei	ghborhood are no	ot appraisal factors.							
	Neighborhood Characteristics			t Housing Trends			One-Unit Hou	ısing	Present	Land Use %
	Location Urban X Suburban Rura	Property '	Values X Increasir		Declinin	ıa	PRICE	AGE	One-Unit	85 %
		er 25% Demand/S			Over Su	_	\$(000)	(yrs)	2-4 Unit	5 %
30	Growth Rapid X Stable Slow		g Time X Under 3		Over 6 n		799 Low		Multi-Family	5 %
RHOOD	Noighborhood Douglasia - The cubic of the con-					11115				
)R	Neighborhood Boundaries The subject prop				eway,		1,250 High		Commercial	5 %
BC	north of Longden Ave, west of Santa		e and east of S	an Gabriel Blvd.			<b>920</b> Pred.	24	Other	%
둉	Neighborhood Description See Attached Ad	ldendum								
NEI										
	Market Conditions (including support for the above of	conclusions) Sec	e Attached Add	endum						
	, , ,									
=										
		Area	a 6970 sf	Shane	Irregula	r		View N	l·Res·	
	Dimensions 0.16 acres (See Plat Map)		a 6970 sf		Irregula	r		View N	l;Res;	
	Dimensions 0.16 acres (See Plat Map) Specific Zoning Classification R-T	Zon	ning Description Sing	gle Family Dwellin	ng			View N	l;Res;	
	Dimensions 0.16 acres (See Plat Map) Specific Zoning Classification R-T Zoning Compliance X Legal Legal None	Zon conforming (Grandf	ning Description <b>Sing</b> fathered Use)	gle Family Dwelling No Zoning Illega	ng (describe)		), <u> </u>			
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S	Dimensions 0.16 acres (See Plat Map)  Specific Zoning Classification R-T  Zoning Compliance X Legal Legal None Is the highest and best use of the subject property as  Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact backs to feeder street, however, through the street of the stre	Water Sanita No FEMA Floor the market area? thors (easements, er pugh paired sa erty Apprai  GENERAL Concrete Sla Full Baseme the Partial Baseme Exterior Walls Se Roof Surface Ti Gutters & Downs Window Type V Dishwasher 8 Rooms tc.) None  Toce(s) (including apprand short-live on. No observe	ing Description Sing fathered Use) proposed per plans and proposed propo	gle Family Dwellin No Zoning	of describe) I (describe) I (de	CO68:  ment  g Area  Woo  () Patic  Pool  Othe  X Oth  ing, etc	Off-site Improv Street Aspha Alley None 3G FEN  Yes X No ts were not w  Prior Inspection CRMLS/Rea Amenities place(s) # 1 adStove(s) # 0 adStove(s) # 0 add None I None the BWall ter None ther (describe) E 3,683 Squar  ac.). C3;The system and ad.	If No, desements— late  MA Map Da  If Yes,  varrante  Propalist/Ta:  No  X Drivew  X Ga  X Att  Bu  Exterior  Te Feet of the service of the s	describe.  Trype P  ate 08/28/20  describe. Tred.  Derty Owner X Rolls  Car Storone  iveway # 0  vay Surface Co  arage # 0  arrort # 0  lached illt-in  Inspection  Gross Living Ar  I condition  vs were in	me subject  rage  f Cars 3  concrete f Cars 3  f Cars 0  Detached  rea Above Grade  of subject  working
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## $\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textit{File No. Ext12727Carnation}$

	rable pro	perties currently of	fered for sale	in the sub	ıbject n	neighborhood rang	ing in p	rice fr	rom \$ 7	99,	000 to \$		. 000,000	
	rable sale	es in the subject ne					ing in s	ale pr	rice from \$	<b>S</b>	800,000	to \$	1,250,000	
FEATURE		SUBJECT		MPARABI		LE NO. 1	ļ				SALE NO. 2		COMPARABLE	SALE NO. 3
12727 Carnation St			6484 Da						eridot C				' Kaisha St	
Address Corona, CA	92880	)	Eastvale		2880	)			e, CA 9		30		vale, CA 928	80
Proximity to Subject			0.13 mil	es NE			0.19	mil (	es NW			0.42	miles NW	
Sale Price	\$				\$	920,000				\$	888,000		\$	888,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 249.8						42 sq. ft.				50.64 sq. ft.	
Data Source(s)											325;DOM 21			32827;DOM15
Verification Source(s)			Doc #20		<u>Reali</u>	st			6008/R	teal	ist		#173987/Rea	list
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION		+(-) \$ Adjustment	D	DESCE	RIPTION		+(-) \$ Adjustment	DI	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth				Arm	Lth				Arml	_th	
Concessions			Conv;0			0	Con	v;0			0	Conv	/;0	0
Date of Sale/Time			s07/23;c	05/23		0	s04/	/23;0	03/23			1	23;c06/23	0
Location	N;Fee	eder St;	N;Res;			0	N;R				0	N;Re	es;	0
Leasehold/Fee Simple	Fee S	Simple	Fee Sim	ple			Fee	Sim	nple			Fee	Simple	
Site	6970	sf	7405 sf			0	653	4 sf			0	6970	sf sf	
View	N;Res	,	N;Res;				N;R	es;				N;Re		
Design (Style)	DT2;0	Contemp	DT2;Cor	ntemp			DT2	2;Co	ntemp			DT2	Contemp	
Quality of Construction	Q4		Q4				Q4					Q4		
Actual Age	24		24				20				0			0
Condition	C3		C3				C3					C3		
Above Grade	Total Bd		Total Bdrms.	Baths			Total	Bdrms.	Baths			Total B	drms. Baths	
Room Count	8 !	5 3.0	8 5	3.0	-		8	5	2.1		8,500	8	5 3.1	-8,500
Gross Living Area		<b>3,683</b> sq. ft.	3	<b>,683</b> sq	q. ft.			3	<b>3,648</b> so	q. ft.	0		<b>3,543</b> sq. ft.	9,200
Basement & Finished	0sf		0sf				0sf					0sf		
Rooms Below Grade														
Functional Utility	Avera	nge	Average	:			Ave	rage	)			Aver	age	
Heating/Cooling	FWA		FWA/CA				FWA						/CAC	
Energy Efficient Items	None		None				Non					None		
Garage/Carport	3ga3d	wb	3ga3dw				2ga	2dw	,		10,000	3ga3	Bdw	
Porch/Patio/Deck	Patio		Patio/De	eck			Pati				•		/Deck	
Net Adjustment (Total)			(X) +	<u> </u>	\$	0	X	+	<u> </u>	\$	32,708	X.	+	700
Adjusted Sale Price			Net Adj.	0.0%	_		Net A		3.7%	_	- <b>,</b>	Net Ac		
of Comparables			Gross Adi.	0.0%		920,000		,	3.7%		920,708		,	888,700
											,			
I X did did not res	search the	e sale or transfer h	istory of the s	subject pro	operty	and comparable s	ales. If	not, e	explain					
My research X did Data source(s) Realist My research did X Data source(s) Realist	did not r	reveal any prior sal	les or transfel	rs of the si	subject	property for the th	ree yea	ars pri	or to the e	of sale	ive date of this appr	sale.	2)	
My research X did  Data source(s) Realist  My research did X  Data source(s) Realist  Report the results of the res	did not r	reveal any prior sal reveal any prior sal d analysis of the p	les or transfer	rs of the si	subject compar	property for the th rable sales for the the subject prope	ree year year pri	ior to	ior to the e	of sale	e of the comparable	sale. or sales (		UE CALE NO 2
My research X did  Data source(s) Realist  My research did X  Data source(s) Realist  Report the results of the results	did not r	reveal any prior sal reveal any prior sal d analysis of the p SU	les or transfel	rs of the si	subject compar	property for the th	ree year year pri	ior to	ior to the e	of sale	e of the comparable	sale. or sales (		SLE SALE NO. 3
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## Exterior-Only Inspection Residential Appraisal Report File No. Ext12727Carnation

Clarification of Intended Use and Intended User:				
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The Intended User of this appraisal report is the Lender/Client. The appraisal for a mortgage finance transaction, subject to the stated \$\frac{5}{2}\$				
this appraisal report form, and Definition of Market Value. No additi				enienis oi
Clarification of Intended Use and Intended User:	onal interiora	ro idontino	by the applaces.	
ClearCapital.com, Inc. California AMC Registration/License # 1256				
Fee Disclosure: The appraiser received \$215 fee (minus \$15 technology)	ology fee applied) for the	his assignm	nent.	
The appraiser is is based in Claremont, CA. The appraiser is locate	ad within 22 miles from	a tha propa	rty and has 10 years ann	rojojna in
the market, thus, geographically competent.	ed within 22 miles non	ii iiie prope	ny and has to years app	oraising in
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On March 13, 2020, the United States Government declared a National				
19) Outbreak. The effective date of this appraisal is after this declar				
considering active listing and pending sales in the appraiser conclu outbreak, the future impact to property values (and valuation) is no				
market to market and the appraiser has documented any known sp				
client and intended users of the conditions seen at the time of the p			appraisal to botto: ""o.	
COST APPROACH TO VALU	• •	Mae)		
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

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

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

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

- 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 seg., or similar state laws.

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

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

#### **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature < Signature\_ Name Tamra Miller Company Name Appraisal Services Company Name Company Address 2615 Bonnie Brae Ave Company Address Claremont, CA 91711 Telephone Number \_ Telephone Number <u>949-433-4924</u> Email Address Email Address tmillerappraisal@gmail.com Date of Signature and Report 07/27/2023 Date of Signature State Certification # \_ Effective Date of Appraisal 07/27/2023 State Certification # AR033837 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 04/27/2024 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY Did not inspect exterior subject property 12727 Carnation St Corona, CA 92880 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 920,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital 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

## Exterior-Only Inspection Residential Appraisal Report File No. Ext12727Carnation BJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 6

FEATURE		SUBJECT		BLE SALE NO. 4	COM	MPARABLE S	SALE NO. 5		COMPARABLE S	ALE NO. 6
12727 Carnation St			13257 Campo		12710 Ca			l	4 Rico Ct	
Address Corona, CA	92880	)	Eastvale, CA 9		Eastvale,		80		tvale, CA 9288	30
Proximity to Subject			0.70 miles SW		0.04 mile			0.31	miles SW	
Sale Price	\$			\$ 960,000		\$	960,000		\$	930,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 290.12 sq. ft.		\$ 320.8				252.51 sq. ft.	
Data Source(s)				176736;DOM 201						75;DOM 184
Verification Source(s)			Doc#88667/Re		Active Ur			Acti		
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRI	IPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		Listing		_	Listi	ng	_
Concessions			Conv;20000	-20,000			0	-		0
Date of Sale/Time			s03/23;c02/23	19,200	c07/23		-9,600			-9,300
Location		eder St;	N;Feeder St;		N;Res;		0			0
Leasehold/Fee Simple		Simple	Fee Simple		Fee Simp	ole	_	_	Simple	_
Site	6970		9583 sf	-28,700	7405 sf		0	_		0
View	N;Re		N;Res;		N;Res;			N;R		
Design (Style)		Contemp	DT2;Contemp		DT2;Con	itemp			2;Contemp	
Quality of Construction	Q4		Q4		Q4			Q4		
Actual Age	24		16	0				21		0
Condition	C3		C3		C3			C3		
Above Grade	Total Bd		Total Bdrms. Baths			Baths	0		Bdrms. Baths	0
Room Count	8	5 3.0	7 4 3.1			3.0	45.000	9	6 3.0	
Gross Living Area	0-4	<b>3,683</b> sq. ft.	3,309 s	q. ft. 24,700		992 sq. ft.	45,600	0-1	<b>3,683</b> sq. ft.	
Basement & Finished	0sf		0sf		0sf			0sf		
Rooms Below Grade	Λ	200	Average		Λιιοπο			Λ	rogo	
Functional Utility	Avera		Average		Average				rage	
Heating/Cooling	FWA		FWA/CAC		FWA/CA	U			A/CAC	
Energy Efficient Items	None		None		None			Non		
Garage/Carport	3ga3		3ga3dw		3ga3dw	-1-			3dw	
Porch/Patio/Deck	Patio	/Deck	Patio/Deck		Patio/De	СК		Pati	o/Deck	
N - + A -!:			+ X-	12 200	X +		26.000	$\vdash$	+ X - \$	0.200
Net Adjustment (Total)				\$ 13,300		\$	36,000	N-+ A		9,300
Adjusted Sale Price			Net Adj1.4% Gross Adj. 10.5%		Net Adj.	3.8%   5.8%  \$	996,000	Net A	,	920,700
of Comparables ITEM		CII	BJECT	COMPARABLE SA		· · · · · · · · · · · · · · · · · · ·	PARABLE SALE NO.			E SALE NO. 6
Date of Prior Sale/Transfer		04/18/2023	DJECI	COMPARABLE SE	ILE NO. 4	COIVIE	ARADLE SALE NO.	. ၁	COMPARADL	LE SALE NO. 0
		04/10/2023								
		\$52,606								
Price of Prior Sale/Transfer		\$52,696 Realist		Realist		Realist			Realist	
Price of Prior Sale/Transfer  Data Source(s)	ne(s)	Realist		Realist 07/26/2023		Realist	723		Realist 07/26/2023	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source		Realist 07/26/2023		Realist 07/26/2023		Realist 07/26/20	023		Realist 07/26/2023	
Price of Prior Sale/Transfer  Data Source(s)		Realist 07/26/2023					023			
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Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source		Realist 07/26/2023					023			

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

File No Ext12727Carnation

#### 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.

UAD Version 9/2011

Abbreviat	ions Used in Data Sta	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DOM	=		RH		
	Detached Structure	Design(Style)		Rural Housing - USDA	Sale or Financing Concessions
dw Estato	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
L <del></del>		ersion 9/2011 Produced using ACI software 8	L	. ———	2055 05HAD 12182015

#### **ADDENDUM**

Borrower: Redwood Holdings LLC		File No.: Ext12727Carnation
Property Address: 12727 Carnation St		Case No.:
City: Corona	State: CA	Zip: 92880
Lender: Wednewood Inc		

#### **Neighborhood Boundaries**

Page 1

#### **Neighborhood Description**

The general neighborhood consists of predominantly one story story single family residences constructed of average quality materials. Most of the houses were built during the 1980's through 2020's. The dwellings reflect overall average maintenance and repair. Subject property is of similar age, design and appeal and conforms well to the surrounding area. K-6 schools and convenient shopping located within a 1 mile radius. Freeway access is located 1.5 mile radius. No adverse conditions noted.

#### **Neighborhood Market Conditions**

The MLS and DataQuick News Source reported increases of prices and values of .4% per month for fourth quarters of 2022 and contiuned into first and second quarters of 2023 in the general market area. The average marketing time range was reported at 3 to 201 days, and reasonable exposure time was 32 days. Conventional financing are typically sought after in subject's area.

Source: Corelogic/Realist/DataQuick News

#### **Extra Comments**

No current MLS listing of the subject property was found.

Discrepancy to Subject Address: Per Letter of Engagment the subject's address was reported as: 12727 Carnation St, Corona, CA 92880, however, county tax records indicate subject's address is:

#### 12727 Carnation St, Eastvale, CA 92880

#### **Additional Features**

Exterior inspection was performed per engagement guidelines on 07/27/2023.

Through analyzation of numerous comps through matched paired sales analysis, it was determined that the subject's reasonable marketing time was reported between 3 to 201 days, and reasonable exposure time was 8 days and deemed typical for marketing times within the subject's neighborhood market area. Thus the value conclusion presented herein still reflects a market value conclusion 3 to 201 days for the subject's general market area.

The average marketing time range was reported at 3 to 201 days, and reasonable exposure time was 32 days.

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

All comparables utilized in this report are most relevant market data from subject's immediate neighborhood and market area at time of inspection. All comps were reported as standard sales. Comparable sales bracket the subject's square footage.

Comparable Sale - 6469 Cattleman Dr, Eastvale 92880 was not used due Next Gen Suite amenity, thus, deemed unreliable and not comparable.

Through paired sales analysis the market revealed comparable sales were deemed similar in lot utility, therefore, zero dollar adjustments were warranted in the sales grid as comps 1, 2, 3, 5, 6 were similar in overall marketability and market appeal. Comp 4 warranted lot size adjustment per paired sales analysis.

There were limited closed sale comparable sales with similar GLA/marketability as the subject in the past 12 months and 2 mile radius, thus, an expanded market data search was conducted and comparable sales used were deemed reliable and credible.

Through paired sales analysis the market indicated homes with three car garage did command higher prices/values versus homes with two car garage improvement thus an adjustment warranted in the sales grid.

Through paired sales analysis the market indicated homes within the interior did not command higher prices versus homes backing to feeder street, thus, adjustments warranted in the sales grid.

Comp 1 was reported in similar condition to kitchen, baths, flooring and was used due to proximity to subject, similar GLA and date of sale.

Comp 2 was reported in similar condition to kitchen, baths, flooring and was adjusted for time, bath count, garage.

Comp 3 was reported in similar condition to kitchen, baths, flooring and was adjusted for bath count, GLA.

Comp 4 was reported in similar condition to kitchen, baths, flooring and was adjusted for sale concession, lot, bath count, GLA, time. Comp 4 was used due to a lack of closed sales in the past 12 months and 2 mile radius with similar location as subject, thus, comp 4 was deemed reliable. Comp 4 MLS photo was used due to homeowner in front of house at the time of the inspection.

#### **ADDENDUM**

Borrower: Redwood Holdings LLC		File No.: Ext12727Carnation
Property Address: 12727 Carnation St		Case No.:
City: Corona	State: CA	Zip: 92880
Lender: Wednewood Inc		

Comp 5 active under contract was reported in similar condition to kitchen, baths, flooring and was adjusted for list to sale, GLA.

Comp 6 active listing was reported in similar condition to kitchen, baths, flooring and was adjusted for list to sale, GLA.

Time adjustments for comps 2, 4 were derived through paired sales analysis, as there were minimal recent closed sales (within the past 3 months) similar in marketability/GLA as the subject.

Comp 2 exceeded 4 months from the effective date of the inspection. Comp 4 exceeded 5 months from the effective date of the inspection and were used due to a lack of closed sales similar in marketability, GLA, year built in the past 12 months and 2 mile radius.

Opinion of market value was derived from unadjusted and adjusted sale price ranges of comparable sales within the subject's immediate market area.

Through paired sales analysis the market indicated homes with six bedrooms did not command higher prices/values versus homes with five/four bedrooms thus zero dollar adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with three and half bathrooms did command higher prices/values versus homes with three bathrooms/two and half bathrooms thus adjustments warranted in the sales grid.

All adjustments made to comparables were derived through paired sales analysis of the immediate market neighborhood and applied in the sales comparison approach to said closed sale comparables.

Most weight to value was placed on comp 1 when considering similar GLA, date of sale and market appeal, least gross line adjustment.

The opinion of value was not derived by averaging methodology, rather most weight to value of comparable sale 1 from sales comparison approach.

After all other adjustments were made an as-is opinion of value is \$920,000.

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

Appraisal Report; Prepared in Accordance with USPAP Standards Rule 2-2(a)

The average marketing time range was reported at 3 to 201 days, and reasonable exposure time was 32 days.

#### **Final Reconciliation**

The sales comparison approach is the best indicator to value. The cost approach is more appropriately used for new and proposed construction, thus, the cost approach was given secondary weight to value. The property is owner occupied and the neighborhood is predominately owner users. Thus, the gross rental multiplier (GRM) and income approach were not utilized in the report.

Land to value ratio common and typical for the subject's market area. No adverse affect to marketability.

ClearCapital.com, Inc. California AMC Registration/License # 1256

Fee Disclosure: The appraiser received \$215 fee (minus \$15 technology fee applied) for this assignment.

On March 13, 2020, the United States Government declared a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and considering active listing and pending sales in the appraiser conclusion. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraiser has documented any known specific market conditions within the appraisal to better inform the client and intended users of the conditions seen at the time of the preparation of the appraisal.

## $\textbf{Market Conditions Addendum to the Appraisal Report} \qquad \textit{File No. Ext12727Carnation}$

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	nditions	prevalent in t	he su	bject neighborh	ood.	i ilis is a requireu
addendum for all appraisal reports with an effective date on or af Property Address 12727 Carnation St	tter April 1, 2009.	City Coro	 na		S	tate (	CA Zip Cod	e <b>9</b> 2	2880
Borrower Redwood Holdings LLC		on, <b>co.</b>				· tato	<u> </u>		
Instructions: The appraiser must use the information require overall market conditions as reported in the Neighborhood sectio analysis as indicated below. If any required data is unavailable	on of the appraisal repo e or is considered unre	ort form. The appraiser eliable, the appraiser	r must fill in all the info must provide an expla	rmation anation.	to the extent . It is recognize	it is a zed th	vailable and reli at not all data s	able sourc	and must provide es will be able to
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident			-						-
that would be used by a prospective buyer of the subject proper		-					-		
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			(	Overall Trend		<u> </u>
Total # of Comparable Sales (Settled)	28	14	24		creasing creasing	片	Stable	╠	Declining
Absorption Rate (Total Sales/Months)  Total # of Comparable Active Listings	4.67 11	4.67 11	8.00 10		eclining	H	Stable Stable	┢	Declining Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.36	2.36	1.25		eclining		Stable	┢	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			(	Overall Trend		
Median Comparable Sale Price	840,000	879,000	895,000		creasing	Щ	Stable	Ļ	Declining
Median Comparable Sales Days on Market  Median Comparable List Price	30 899,000	19 915,000	10 950,000		eclining creasing		Stable Stable	L	Increasing  Declining
Median Comparable List Frice  Median Comparable Listings Days on Market	41	34	21		eclining	H	Stable	┢	Increasing
Median Sale Price as % of List Price	93.00%	96.00%	94.00%		creasing		Stable	X	
Seller-(developer, builder, etc.)paid financial assistance prevaler		No		$\overline{}$	eclining		Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m									
An analysis was performed on 66 competing			. For those sale:	s, a to	otal of 22.	7%	were repor	ted	to have
seller concessions. This analysis shows a ch	ange or -0.2% p	ber monun.							
			the trends in listings a						
An analysis was performed on 66 competing	sales over the p	past 12 months	. For those sale:	s, a to	otal of 0.0	% v	vere reporte	ed to	be REO.
Cite data sources for above information. Information repo	orted in the CRN	MIS evetom (us	ing an offoctive	date	of 07/27/	200			
the results noted on this addendum. Any perc									to arrive at
	cent change res	ults noted in the	ese comments a	are ba	ased on si	mpl	e regressio	n.	
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#### SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 12727 Carnation St
City: Corona
Lender: Wedgewood Inc

File No.: Ext12727Carnation
Case No.:

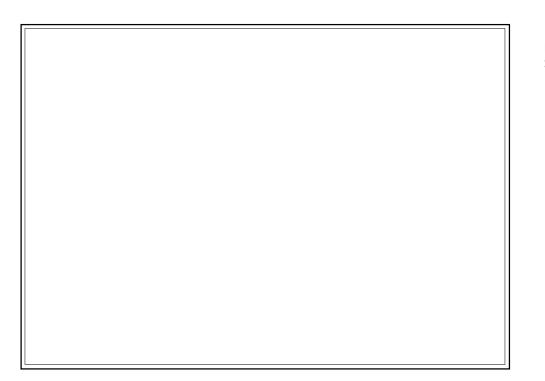
Case No.:

State: CA
Zip: 92880



## FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: July 27, 2023 Appraised Value: \$ 920,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

#### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 12727 Carnation St
City: Corona
Lender: Wedgewood Inc

File No.: Ext12727Carnation
Case No.:

Ext12727Carnation
Case No.:

Ext12727Carnation
Case No.:

Ext12727Carnation
Case No.:



#### COMPARABLE SALE #1

6484 Daffodil Ct Eastvale, CA 92880 Sale Date: s07/23;c05/23 Sale Price: \$ 920,000



#### COMPARABLE SALE #2

6515 Peridot Ct Eastvale, CA 92880 Sale Date: s04/23;c03/23 Sale Price: \$ 888,000



#### COMPARABLE SALE #3

6257 Kaisha St Eastvale, CA 92880 Sale Date: s06/23;c06/23 Sale Price: \$ 888,000

#### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 12727 Carnation St
City: Corona
Lender: Wedgewood Inc

File No.: Ext12727Carnation
Case No.:

Zip: 92880

Zip: 92880



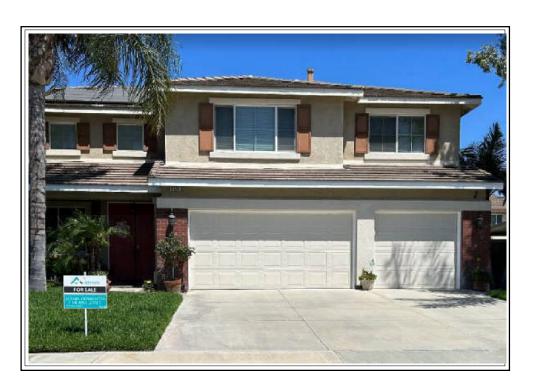
#### COMPARABLE SALE #4

13257 Campolina Dr Eastvale, CA 92880 Sale Date: s03/23;c02/23 Sale Price: \$ 960,000



#### **COMPARABLE SALE #5**

12710 Carnation St Eastvale, CA 92880 Sale Date: c07/23 Sale Price: \$ 960,000

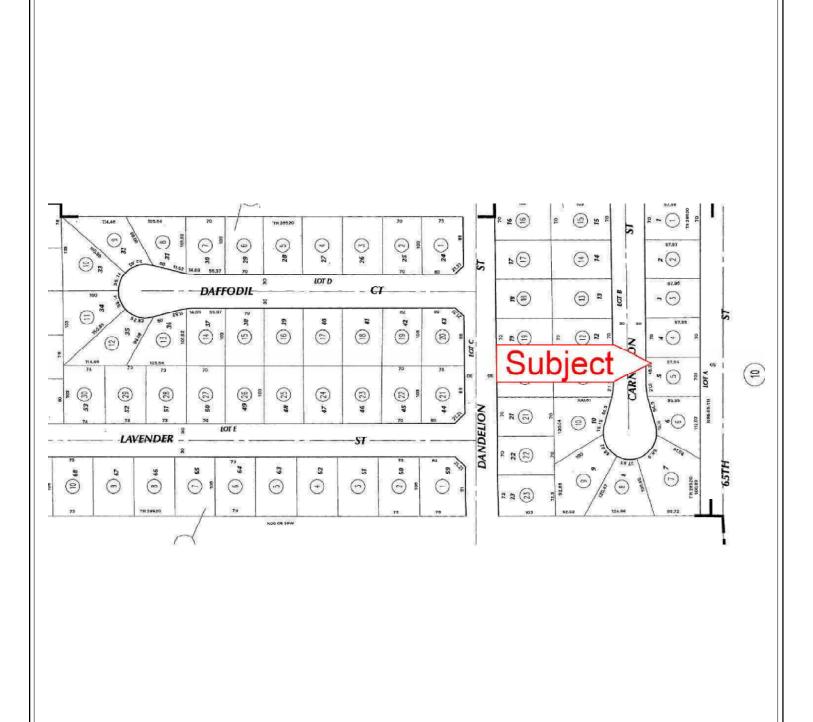


#### COMPARABLE SALE #6

6774 Rico Ct Eastvale, CA 92880 Sale Date: Active Sale Price: \$ 930,000

#### **PLAT MAP**

Borrower: Redwood Holdings LLC	File N	0.: Ext12727Carnation
Property Address: 12727 Carnation St	Case	No.:
City: Corona	State: CA	Zip: 92880
Londor: Wadaawaad Ina		



#### **LOCATION MAP**

Borrower: Redwood Holdings LLC File No.: Ext12727Carnation Property Address: 12727 Carnation St Case No.: City: Corona State: CA Zip: 92880 Lender: Wedgewood Inc ımnei Ave Drum Lessons Harmony Park with Bart Robley E Parkview St E Garrick St Bellegrave Ave Peach Tree Dr Ave Bin De Orchard Skatepark Memili Ave Golde W Shore Dr Orchard Park Hamner Way Dancy S Rainler Ave Ave Limonite Ave Limonite Ave Limonite Ave Jardene S Scholar Comparable Sale 2 Cosmos St 6515 Peridot Ct Comparable Sale 1 Briar St Eastvale, CA 92880 6484 Daffodil Ct Comparable Sale 3 0.19 miles NW Eastvale, CA 92880 6257 Kaisha St 0.13 miles NE rada Eastvale, CA 92880 ementary School Caxton St nderBridge 0.42 miles NW Preschool & Childcare Scholar Comparable Sale 5 12710 Carnation St Eastvale, CA 92880 0.04 miles NE Comparable Sale 4 Har 13257 Campolina Dr Cool Springs St Sumner Ave Eastvale, CA 92880 Hamner Subject 0.70 miles SW 12727 Carnation St \*ANDRE RO Harada Corona, CA 92880 Ave Heritage Pai Cedar Creek Park Norwegian 50 Moonriver 68th St Scholar 69th St Tot Lot Comparable Sale 6 Preschool 6774 Rico Ct Way Eastvale, CA 92880 Jayasekera Kayak I 0.31 miles SW ily Day Care Hudson River Dr Pinenut Path Riverboat Dr Schleismen Ro Eastvale G nan Rd Feather Dr Sumner Elementary School River Heights Intermediate Bress Ring Ln ok Way Providence Ranch Park Eleanor Roosevelt Morning Hills 0 SilverLakes Equ and Sports Park High School Sumner Saddleback 🔐 Church Eastvale Cle Field #10 Citrus St Citrus St Eaglebluff Ln Ū Eastvale Community Park Rd Giverwalk Park Map data @2023 Google

USPAP ADDENDUM

File No. Ext12727Carnation

	USPAP ADL	PENDOM	
Borrower: Redwood Holdings LLC			
Property Address: 12727 Carnation St			
City: Corona Lender: Wedgewood Inc	County: Riverside	State: CA	Zip Code: <u>92880</u>
weagewood me			
APPRAISAL AND REPORT IDEN			
This report was prepared under t	ne following USPAP reporting op	otion:	
X Appraisal Report	A written report prepared under Standa	ards Rule 2-2(a).	
Restricted Appraisal Report	A written report prepared under Standa	ards Rule 2-2(b).	
Reasonable Exposure Time			
My opinion of a reasonable exposure time		·	
The average marketing time range w	as reported at 3 to 201 days, and re	easonable exposure time v	vas 32 days.
Additional Certifications			
	appraiser or in any other capacity, regard	ding the property that is the sub	ject of this report within the three-year
period immediately preceding accept	ance of this assignment.		
I HAVE performed services, as an a	ppraiser or in another capacity, regarding	the property that is the subject	of this report within the three-year
period immediately preceding accept	ance of this assignment. Those services a	are described in the comments	below.
Additional Comments			
ADDDAISED:	c	LIDEDVISORY ADDRAISER (	only if required.
APPRAISER:	5	UPERVISORY APPRAISER (	отту п геципеа):
	===		
Signature:		3	
Name: Tamra Miller			
Date Signed: 07/27/2023 State Certification #: AR033837			
or State License #:			
or Other (describe):	State #:	State:	
State: CA			or License:
Expiration Date of Certification or Licens Effective Date of Appraisal: 07/27/2023	g: <u>U4/21/2024</u> }	Supervisory Appraiser inspection  Did Not  Exterior-or	on of Subject Property: nly from street
LITCULIVE DALE OF APPLIAISAL OF 12020	·	שוע וזענ	ny noni sueel 🗀 intendi and extendi

Borrower: Redwood Holdings LLC
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State: CA
Zip: 92880

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-1013963 Renewal of:

Named Insured: Tamra Miller

2. Address: 2615 Bonnie Brae Ave

Claremont, CA 91711

3. Policy Period: From: October 21. To: October 21, 2023

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 A. \$1,000,000 B. \$1,000,000

Claims Expense Limit of

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

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$680.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: October 21, 2022

2. Hellog

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

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

Email: hudsondaims300@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

President Secretary

PRA100 (01/20)

Borrower: Redwood Holdings LLC File No.: Ext12727Carnation Property Address: 12727 Carnation St City: Corona Case No.: State: CA Zip: 92880

Lender: Wedgewood Inc



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

## Tamra M. Miller

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 033837 Certification Law.

Date Expires: Effective Date:

April 28, 2022 April 27, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3062162

Borrower: Redwood Holdings LLC File No.: Ext12727Carnation

Property Address: 12727 Carnation St Case No.:

City: Corona State: CA Zip: 92880

Lender: Wedgewood Inc

#### 12727 Carnation St, Eastvale, CA 92880-7219, Riverside County a Auction

APN: 164-082-005 CLIP: 7307145817



Beds

Full Baths

Half Baths N/A

Sale Price \$303,500

Sale Date 06/17/1999

Bldg Sq Ft 3,683

92880

R047

28520

2022

\$7,054

R-T

Lot Sq Ft 6,970

Yr Built 1999

Type **SFR** 

OWNER INFORMATION

Owner Name Mail Owner Name Tax Billing Address Tax Billing City & State Prior Joseph Joseph Prior 12727 Camation St Eastvale, CA

Tax Billing Zip Tax Billing Zip+4 Owner Occupied 92880 7219 Yes

LOCATION INFORMATION

Zip Code Carrier Route Zonina Tract Number School District Comm College District Code Census Tract

Corona Norco Riverside City 406.21

TAX INFORMATION

APN 164-082-005 Alternate APN 164-082-005 Exemption(s) Homeowner % Improved 84%

LOT 5 MB 278/038 TR 28520 Legal Description

Tax Area Lot

027002 Western

\$356,252

Change (%)

1.04%

2.02%

ASSESSMENT & TAX

Assessment Year

2022

Assessed Value - Total \$439,544 \$72,404 Assessed Value - Land Assessed Value - Improved \$367,140 YOY Assessed Change (\$) \$8,617 YOY Assessed Change (%) 2%

Total Tax Tax Year 2020 \$6,843 2021 \$6,914

Special Assessment Fld Cntl Stormwater/Cleanwater Cfd 98-1 Corona-Norco Usd Jurupa Csd Llmd 98-2 Annex 1

Cfd 2 O&M Jurupa Csd Nw Mosquito & Vector Cont Dist Mwd Standby West Total Of Special Assessments

Water Tax Dist

2020 \$430,927 \$426,510 \$70,985 \$70,258

\$359,942 \$4,417 1.04%

2021

Change (\$)

\$140

\$1,413.52 \$42.48 \$450.56 \$299.56 \$1.50

Tax Amount

\$9.22 \$2,220.58

CHARACTERISTICS

Cfd #2-Ds Jurupa Csd

County Land Use Single Family Dwelling Universal Land Use SFR Lot Acres 0.16 Lot Area 6,970 3,683 Building Sq Ft Gross Area 4,273 2 Stories Bedrooms 5 Total Baths 3 Full Baths 3 Fireplaces Water Type Unknown

Sewer Heat Type Cooling Type Garage Type Garage Sq Ft Parking Type Roof Material Year Built Effective Year Built

Other Impvs

# of Buildings

Type Unknown Central Central Attached Garage 590 Attached Garage Slate 1999 2000 Yes

Property Details Courtesy of Larry Miller, LJM Homes, California Regional MLS

Generated on: 07/26/23

The data within this report is compiled by CoreLegic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

Borrower: Redwood Holdings LLC	F	File No.: Ext12727Carnation
Property Address: 12727 Carnation St		Case No.:
City: Corona	State: CA	Zip: 92880
Landar: Wadaawaad Inc		-

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(1) RealAVM™ is a CoreLogio® derived value and should not be used in lieu of an appraisal.

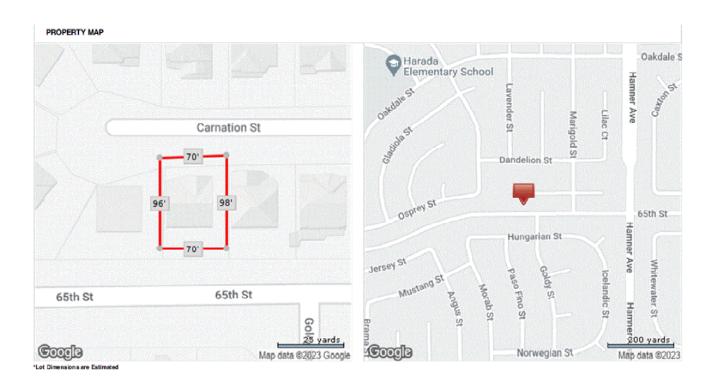
(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

LAST MARKET SALE & SAI	ES HISTORY					
Recording Date	07/30/1999		Sale Type	Fi	ıll	
Sale Date	06/17/1999		Deed Type	C	orporation Grant Deed	
Sale Price	\$303,500		Owner Name	Pı	rior Joseph	
Price Per Square Feet	\$82.41		Seller	K	aufman & Broad & Sthrn Ca	
Document Number	341179					
Recording Date		07/30/1999		07/30/1999		
Sale Date		06/17/1999	06/17/1999			
Sale Price				\$303,500		
Nominal		Y				
Buyer Name		Prior Joseph		Prior Joseph		
Seller Name		Prior Susan		Kaufman & Broad & Sthrn Ca		
Document Number		341180		341179		
Document Type		Quit Claim Deed		Corporation Grant Deed		
MORTGAGE HISTORY						
Mortgage Date		07/30/1999		07/30/1999		
Mortgage Amount	tgage Amount		\$243,600		\$243,600	
fortgage Lender		World Svgs Bk Fsb		World Svgs Bk		
fortgage Code		Conventional		Conventional		
FORECLOSURE HISTORY						
Document Type	Notice Of Trustee's Sale	Notice Of Default	Lis Pendens	Release Of Lis Pe Notice	ndens/ Notice Of Default	
Default Date		01/06/2023			09/17/2012	
Foreclosure Filing Date	04/18/2023	01/06/2023	05/04/2022		09/17/2012	
Recording Date	04/25/2023	01/11/2023	06/13/2022	12/20/2012	09/18/2012	
Document Number	116902	7747	267157	623244	444860	
Default Amount		\$28,862			\$12,067	
Final Judgment Amount	\$52,696					
Original Doc Date	07/30/1999	07/30/1999		09/18/2012	07/30/1999	
Original Document Num per	341181	341181		444860	341181	
ien Type			Other			
Document Type			Notice Of Default			
Default Date			02/18/2010			
Foreclosure Filing Date			02/18/2010			
Recording Date			02/19/2010			
Document Number			77138			
Default Amount			\$10,817			
Final Judgment Amount						
Final Judgment Amount Original Doc Date			07/30/1999			

File No.: Ext12727Carnation Borrower: Redwood Holdings LLC Property Address: 12727 Carnation St City: Corona Case No.: State: CA Zip: 92880

Lender: Wedgewood Inc



#### **AERIAL MAP**

File No.: Ext12727Carnation Borrower: Redwood Holdings LLC

Property Address: 12727 Carnation St
City: Corona
Lender: Wedgewood Inc Case No.:

State: CA Zip: 92880

