Velox Valuations LLC

							54861		
	Exterior	-Only Inspe	ction <b>R</b>	lesidential Ap	praisal R	leport <sub>File</sub>	# 34622	450	
The purpose of this summary appr	aisal report is to pro	vide the lender/clier	nt with an		ly supported,	opinion of the ma			
Property Address 1536 Eclipse				City Concord				Zip Code 9452	1
Borrower Redwood Holdings L			Public Recor	d Thomas Fe He	eckenliable	Tre Cou	ity Contr	a Costa	
Legal Description Lot 81 Tract Assessor's Parcel # 117-202-0	<u>2989 Book 85 Paç</u> 08-1	je 37		Tax Year 2022		RF	Taxes \$ 5	5,532	
Neighborhood Name Rose Glen					36084		sus Tract 3		
Occupant 🗙 Owner 🗌 Tenant	Vacant	Special As	ssessments			PUD HOA\$ 0			er month
Property Rights Appraised X Fee	·		,						
Assignment Type Purchase Tr Lender/Client Wedgewood In		nance Transaction Addres	Other	(describe) Servicing Manhattan Beach I		100 Redondo I	Beach C	A 00278	
Is the subject property currently offere	d for sale or has it been						Ċ.	Yes 🗙 No	
Report data source(s) used, offering p		BayEast		ł					
	ontract for sale for the si	ubject purchase trans	action. Expla	in the results of the analy	sis of the contr	ract for sale or why t	he analysis	was not	
performed.									
Contract Price \$	Date of Contract	Is the pr	operty seller	the owner of public recor	rd? Y	′es 🗌 No Data S	Source(s)		
Is there any financial assistance (loan	charges, sale concessio			•				Yes	No
If Yes, report the total dollar amount an	nd describe the items to	be paid.							
Note: Race and the racial composit	ion of the neighborho	od are not appraice!	factore						
Note: Race and the racial composition Neighborhood Charac	-	o are not appraisal		it Housing Trends		One-Unit H	ousina	Present Land	Use %
Location Urban X Subur		Property Values	Increasin		Declining	PRICE	AGE	One-Unit	70 %
Built-Up X Over 75% 25-75		Demand/Supply	Shortage		Over Suppl		(yrs)	2-4 Unit	%
Growth 🗌 Rapid 🗙 Stable	e Slow	Marketing Time	🗙 Under 3 i	mths 🔲 3-6 mths [	Over 6 mth	is 535 Low	22	Multi-Family	10 %
			Ygnacio '	Valley Road; East:	Ygnacio	1,500 High		Commercial	10 %
Valley Road; West: Treat Blv						870 Pred	57	Other	10 %
Neighborhood Description See *Other Present Land Use att	attached addenda		s etc. no	affect on marketab	pility noted				
Other Present Land Ose att	ibuted to open sp		5, 610., 110	aneer on marketab	Jilly Hoted.				
Market Conditions (including support f	or the above conclusion	s) Refer t	o 1004M0	C report for market	conditions	commentary			
Dimensiona an (an		Area		Chan			View		
Dimensions 80x100 Specific Zoning Classification RS8			3000 sf Description		e Rectang		View N;	Res;	
	Legal Nonconforming (						<u>(e)</u>		
Is the highest and best use of subject				(	,	🗙 Yes 🗌 No	lf No, des	cribe See atta	ached
addenda									
Utilities Public Other (descri	/	Pub Water		describe)		nprovements - Type			rivate
Electricity 🔀 🗌 Gas 🗙 🗍		Water Xanitary Sewer			Street A Alley N	one			
FEMA Special Flood Hazard Area		EMA Flood Zone X		FEMA Map # 060	)13C0304G		FEMA Map	Date 03/21/20	17
Are the utilities and off-site improvement			Yes	No If No, describe					
Are there any adverse site conditions of	or external factors (easer							If Yes, describe	
Externally the subject site is			ail which i			rket area. The		s adequately	00
	located 1 block of		offect on r			et has a neutra	l racidant	tial location S	
buffered by distance and sev attached addenda			affect on r	narketability noted.	. The subje	ect has a neutra	l resident	tial location. S	
buffered by distance and sev	veral residential dw		affect on r			ect has a neutra		roperty Owner	
buffered by distance and sev attached addenda Source(s) Used for Physical Character Other (describe) Exterior Ins	veral residential dw istics of Property spection	vellings with no a		Assessment and T Data Source for Gross	Tax Records	Prior Inspection	on 🗌 F	Property Owner	
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buffered by distance and sevattached addenda         Source(s) Used for Physical Character         ✓ Other (describe)       Exterior Ins         ✓ General Description       Units         ✓ Other (describe)       Exterior Ins         ✓ General Description       Units         ✓ Other (describe)       Exterior Ins         ✓ of Stories       2         Type       ✓ Det.       Att.         ✓ Existing       Proposed       Uno         Design (Style)       Traditional         Year Built       1964         Effective Age (Yrs)       30         Appliances       Refrigerator       Ra         Finished area above grade contains:       Additional features (special energy effi         Describe the condition of the property       the subject shows some phy:         a C4 condition rating.       Updat         building materials noted from         Are there any apparent physical deficie         If Yes, describe.         NO SUCH PHYSICAL DEFIC         PROPERTY.	reral residential dw istics of Property spection ory Unit Concret Full Bas /End Unit Partial E der Const. Exterior Wal Roof Surfac Gutters & Di Window Typ ange/Oven Dishw 9 Room cient items, etc.) and data source(s) (incl sical depreciation es are unknown h n exterior inspectio encies or adverse conditi CIENCIES OR AD HE APPRAISER IS	vellings with no a         Appraisal Files         General Description         te Slab       Crawl S         Sement       Finis         Basement       Finis         Basement       Finis         Basement       Galvan         pe       DPW         vasher       Disposa         is       4         Aerial map show         uding apparent needed         due to normal w         owever, newer v         on qualifying for a         ions that affect the liv         VERSE CONDITS         S NOT A PROPH	MLS pace phed phed phed phed phed phed phed phe	Assessment and T Data Source for Gross Heating/Cooling FWA HWBB Radiant Other Gas Central Air Conditionin Individual Other owave Washer/Dr 3.1 Bath(s) reated pool. Solar terioration, renovations, re ear. The subject is pane windows are ity rating. Effective dness, or structural integri	Tax Records	Prior Inspection Public Record Amenities eplace(s) # 1 oodstove(s) # 0 tio/Deck Cncrt rch Covered iol Gunite nce Wood her None er (describe) Ur 566 Square Feet only. ). C4;E r maintained an pairs, if any, are years. See atta rty? RY INSPECTIO TION IS NOT IN	on F ds None Driveway Driveway Carpo Carpo Attac Carpo Attac Built- k-exterio of Gross Liv Based on d function unknown ched ado Yes M N OF TH NTENDEI	Property Owner         Car Storage         way       # of Cars         Surface       Corr         ge       # of Cars         port       # of Cars         exterior       inspection         mas       well.       Stord         exterior       inspection         mas       well.       Stord         denda       # of Cars       # of Cars         denda       # of Cars       # of Cars         denda       # of Cars	2 icrete 2 0 hed ide
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Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

### Exterior–Only Inspection Residential Appraisal Report 54861 File # 34622450

There are 7 comparable	e properties current	v offered for	sale in ·	the subject neighborho	od ranging	in price	from \$ aao ooo		to \$		000	
				the past twelve mont				0			,000 ,255,000	•
FEATURE	SUBJECT			LE SALE # 1			LE SALE # 2				,255,000 .E SALE # 3	•
						-		4000			L JALE # J	
Address 1536 Eclipse Way	-	5130 Pau	l Scarle	et Dr	5179 Pa	ul Scarle	et Dr	1380	Lichen	Ct		
Concord, CA 945	21	Concord,	CA 94	521	Concord	l, CA 945	521	Conc	ord, CA	945	21	
Proximity to Subject		0.08 miles	s W		0.05 mile	es SE		0.36	miles S\	W		
Sale Price	\$			\$ 1,060,000			\$ 998,000				\$ 8	50,000
Sale Price/Gross Liv. Area		t. \$ 326.7	76 sq.ft.	+ 1,000,000		).73 sq.ft.	+ 000,000		386.72		<u> </u>	00,000
	ψ 34.1											
Data Source(s)				733121;DOM 34			33525;DOM 49				61;DOM 2	
Verification Source(s)				5;olp\$998,000			8;0lp\$998,000				<u>3;olp\$849,</u>	000
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIP	TION	+(-) \$ Adjustment	DESCR	RIPTION	+(-) \$ Adjustment	DES	SCRIPTION	N	+ (-) \$ Adju	stment
Sales or Financing		ArmLth			ArmLth			ArmL	th			
Concessions		Conv:550	00	-55,000				Conv				
Date of Sale/Time				-33,000		00/00			/	2		
		s05/23;c0	5/23		s09/23;c	08/23			23;c07/2	3		
Location	N;Res;	N;Res;			N;Res;			N;Re	s;			
Leasehold/Fee Simple	Fee Simple	Fee Simp	le		Fee Sim	ple		Fee S	Simple			
Site	8000 sf	11875 sf		-46,500	8500 sf		C	8550	sf			0
View	N;Res;	N;Res;			N;Res;		-	N;Re				
Design (Style)			itianal		<u> </u>	ditional			-			
- ( - )	DT2;Traditional		itional		DT2;Tra	Iditional		· · ·	Traditior	nai		
Quality of Construction	Q4	Q4			Q4			Q4				
Actual Age	59	59			59			60				0
Condition	C4	C4			C3		-99,800	C4				
Above Grade	Total Bdrms. Bath		s. Baths	-10,000		ms. Baths	+20,000		Bdrms. B	Baths	Ŧ	10,000
Room Count	9 4 3.1		-							3.0	т	
			4.0	0			0					0
Gross Living Area	2,566 sq.1		4 sq.ft.	-50,850		076 sq.ft.	+36,750		2,198 \$	sq.tt.	+	27,600
Basement & Finished	0sf	0sf			0sf			0sf				
Rooms Below Grade												
Functional Utility	Average	Average			Average	<b>,</b>		Avera	ade			
	Fwa/Cac	Fwa/Cac			Fwa/Cac			Fwa/				
Energy Efficient Items												
Energy Efficient Items	None	None			Leased S		LC	None				
Garage/Carport	2ga2dw	2ga2dw			2ga2dw			2ga2				
Porch/Patio/Deck	Porch/Patio	Porch/Pat	tio		Porch/Pa	atio		Porch	n/Patio			
Ģ Fireplace	Fp 1	Fp 1			Fp 1			Fp 1				
Additional Amenity	Solar Pool	None		+25 000	Solar Po	nol		None			+	25,000
				20,000	o o lai i o				·			20,000
Net Adjustment (Total)			Χ-	¢ 407.050			\$ -43.050				\$	00.000
				\$ -137,350			\$ -43,050				φ	62,600
Adjusted Sale Price		Net Adj.	13.0 %		Net Adj.	4.3 %		Net Adj		.4 %		
		Gross Adj.	17.7 %	\$ 922,650	Gross Adj.	15.7 %	\$ 954,950	Gross /	Adj. 7.	.4 %	\$ 9	12,600
of Comparables												
	he sale or transfer his	story of the subj	ect prope				, , , , , , , , , , , , , , , , , , , ,					
I Add did not research t	he sale or transfer his	tory of the subj	ect prope	rty and comparable sale				·				
I M did did not research t	he sale or transfer his	story of the subj	ect prope									
				rty and comparable sale	es. If not, exp	plain						
My research 🗌 did 🗙 did r					es. If not, exp	plain		raisal.				
	not reveal any prior sa			rty and comparable sale	es. If not, exp	plain		raisal.				
My research did X did r Data Source(s) CRS Data/	not reveal any prior sa MLS	lles or transfers	of the su	rty and comparable sale bject property for the th	es. If not, exp ree years pri	plain ior to the ef	fective date of this app					
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# Exterior-Only Inspection Residential Appraisal Report

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	USPAP 3 YEAR DISCLOSURE					
	I HAVE NOT PERFORMED SERVICES, AS AN APPRAISER OR IN ANY	OTHER CAPACITY, REGA	RDING THE	PROPERTY I	HAI	
	IS THE SUBJECT OF THIS REPORT WITHIN THE THREE YEAR PERIC	D IMMEDIATELY PRECED	ING ACCEF	TANCE OF TH	IIS	
	ASSIGNMENT.					
	ACCIONMENT.					
	EXPOSURE TIME					
	OPINION OF REASONABLE EXPOSURE TIME: 30 DAYS					
	FIRREA CERTIFICATION STATEMENT					
	THE APPRAISER CERTIFIES AND AGREES THAT THIS APPRAISAL W	AS PREPARED IN ACCOF	RDANCE WIT	TH THE		
	REQUIREMENTS OF TITLE XI OF THE FINANCIAL INSTITUTIONS, RE	FORM RECOVERY AND F		ENT ACT (FIRE	REA)	
	· · ·					
	OF 1989, AND AS AMENDED (12 U.S.C. 3331 ET SEQ.), AND ANY APP		REGULATIC	DNS IN EFFEC	IAI	
	THE TIME THE APPRAISER SIGNS THE APPRAISAL CERTIFICATION.					
	STATE LICENSE REQUIREMENTS					
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ENTS	THE APPRAISER ADHERES TO CALIFORNIA STATE LICENSING REQ	UIREMENTS.				
ΝИ	ASSISTANCE TO THE APPRAISER					
ö		REPORT				
0	NO ASSISTANCE TO THE APPRAISER PROVIDED IN THE APPRAISAI	REPORT.				
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ADDITIONAL COMM						
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		(not required by Eannia Maa)				
		(not required by Fannie Mae)				
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Fannie Mae Form 2055 March 2005

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 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Lezley Arisen	Name
Company Nary 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 lezley.iversen@Veloxval.com	Email Address
Date of Signature and Report 09/24/2023	Date of Signature
Effective Date of Appraisal 09/22/2023	State Certification #
State Certification # AR011772	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State <u>CA</u>	
Expiration Date of Certification or License 01/28/2024	SUBJECT PROPERTY
	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
1536 Eclipse Way	Date of Inspection
Concord, CA 94521	
APPRAISED VALUE OF SUBJECT PROPERTY \$ 935,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	<ul> <li>Did inspect exterior of comparable sales from street</li> </ul>
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

	Exteri	or-Only Inst	ection Resid	ential A	oprai	sal Report		54861 34622450	
FEATURE	SUBJECT	<u> </u>	LE SALE # 4			LE SALE # 5		COMPARABL	F SALF # 6
Address 1536 Eclipse Wa		4777 Anglewood		1317 Sado			1701	Laura Dr	
Concord, CA 945	-	Concord, CA 94		Concord, (			-	ord, CA 945	521
Proximity to Subject		0.61 miles NW	JZ 1	1.25 miles		JZ 1		niles N	121
Sale Price	\$	0.011111031444	\$ 950,000			\$ 910,000			\$ 990,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 365.95 sq.ft.	• 000,000	\$ 358.6	9 sa.ft.	• 510,000		10.45 sq.ft.	+ 330,000
Data Source(s)	• • • • • • •	BayEast#410256		000.0		197;DOM 1			213;DOM 10
Verification Source(s)		Doc #202305043				0;olp\$945,000		g / CRS Da	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			Listing		
Concessions		Conv;0		Conv;0			n/a;0	1	
Date of Sale/Time		s05/23;c05/23		s07/23;c07	7/23		Active		
Location	N;Res;	N;Res;		N;Res;	720		N;Res		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	<u>ــــــ</u>		Fee S		
Site	8000 sf	10800 sf	-33 600	6710 sf	0	0	13746		-68,952
View	N;Res;	N;Res;	00,000	N;Res;			N;Res		00,002
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Tradit	tional			raditional	
Quality of Construction	Q4	Q4		Q4	lional		Q4	Tuditional	
Actual Age	59	45	0	47		0	67		0
Condition	C4	45 C4	0	47 C4		0	C4		0
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	+10,000		Baths	+10,000		Bdrms. Baths	+30,000
Room Count	9 4 3.1	10 5 3.0			3.0	+10,000		4 2.0	+30,000
Gross Living Area	2,566 sq.ft.	2,596 sq.ft.	0		<u>  3.0</u> 7 sq.ft.	0		4   2.0 2,412 sq.ft.	+11,550
Basement & Finished	2,566 Sq.II.	2,596 sq.it.	0	2,53 0sf	, sy.ii.	0	0sf	∠,ઞા∠ ગ્યાા.	+11,000
Rooms Below Grade	USI	051		051			USI		
Functional Utility	Average	Average		A. 10			۸		
Heating/Cooling	Average	Average		Average			Avera		
	Fwa/Cac	Fwa/Cac		Fwa/Cac			Fwa/C	-	^
Energy Efficient Items	None	None		None		10.000		d Solar	0
Garage/Carport Porch/Patio/Deck	2ga2dw	2ga2dw Brob/Dat/Daal	-	3ga3dw	-	-12,000			
	Porch/Patio	Prch/Pat/Deck	0	Porch/Pati	υ		Porch	/PallO	
Fireplace	Fp 1	Fp 1		Fp 1			Fp 1		
Additional Amenity	Solar Pool	None	+25,000	None		+25,000	Shed		+20,000
			¢ ( 100			¢			¢ = 100
Net Adjustment (Total)			\$ 1,400			\$ 23,000	Net Adj.		\$ -7,402
Adjusted Sale Price		,		Net Adj.	2.5 %			•	¢
of Comparables	and analysis of the prior	Gross Adj. 7.2 %			5.2 %				\$ 982,598
Report the results of the research a ITEM		BJECT	COMPARABLE SA			OMPARABLE SALE # {			ABLE SALE # 6
Date of Prior Sale/Transfer	30	DJEUI	GUIVIPARADLE SA	LC # 4	0	UIVIPANADLE JALE # ;	2	GUIVIPAN	ADLE SALE # 0
Price of Prior Sale/Transfer									
Data Source(s)					000	Data			
Effective Date of Data Source(s)	CRS Data 09/22/2023		<u>CRS Data</u> 09/22/2023		CRS	2/2023		<u>CRS Data</u> 09/22/2023	•
Analysis of prior sale or transfer hi				ne noted	09/22	/2023		09/22/2023	
				ie noteu					
Analysis/Comments									
1									
l									
	2005		LIAD Version 9/2						n 2055 March 2005

### Supplemental Addendum

File No. 34622450

Borrower/Client	Redwood Holdings LLC						
Property Address	1536 Eclipse Way						
City	Concord	County Contra Costa	State	CA	Zip Code	94521	
Lender	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 LOAN SERVICING, 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 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 CONCORD. ALTHOUGH PRIMARILY RESIDENTIAL SINGLE FAMILY DWELLINGS, SOME CONDOMINIUMS/TOWNHOMES, 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 READILY AVAILABLE AND EASILY ACCESSIBLE. A BART STATION (RAPID TRANSIT) IS AVAILABLE ~4 MILES AND PROVIDES COMMUTE OPTIONS THROUGHOUT THE GREATER BAY AREA.

### 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.

ABOVE GROUND UTILITIES ARE COMMON FOR THE SUBJECT'S MARKET AREA WITH NO AFFECT ON MARKETABILITY NOTED.

### 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

ALL OF THE COMPARABLES ARE RESALES IN THE SUBJECT'S DEFINED MARKET AREA OF CONCORD. ALTHOUGH MORE THAN 1 MILE AWAY COMP 5 IS LOCATED IN THE SUBJECT'S DEFINED MARKET AREA AND USED TO BRACKET

Borrower/Client	Redwood Holdings LLC							
Property Address	1536 Eclipse Way							
City	Concord	County	/ Contra Costa	State	CA	Zip Code	94521	
Lender	Wedgewood Inc							

THE SUBJECT'S SITE SIZE, CONDITION RATING, BEDROOM COUNT AND GLA SIZE.

RESEARCH OF DETACHED SINGLE FAMILY DWELLINGS FROM WITHIN THE DEFINED MARKET AREA SPECIFICALLY TARGETING DWELLINGS RANGING FROM 2,000 TO 3,500 SQUARE FEET ARE SOUGHT OUT.

COMPS 1-5 ARE CLOSED SALES WITH COMPS 2, 3 & 5 CLOSING WITHIN 90 DAYS OF THE EFFECTIVE DATE OF THE APPRAISAL. COMPS 1 & 4 CLOSED WITHIN 6 MONTHS OF THE EFFECTIVE DATE OF THE APPRAISAL.

COMP 6 IS AN ACTIVE LISTING USED TO FURTHER DEMONSTRATE CURRENT MARKET TRENDS. CURRENTLY THE MEDIAN SP/LP RATIO IS AT 101%. 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, QUALITY OF CONSTRUCTION, HVAC AND FIREPLACE THAT BRACKET THE SUBJECT'S SITE SIZE, YEAR BUILT, CONDITION RATING, ROOM COUNT, GLA SIZE, PARKING AND POOL.

BASED ON CURRENT MARKET TRENDS NOTED IN THE 1004MC REPORT CURRENT MARKET IS STABLE THUS NO TIME ADJUSTMENT WARRANTED.

BASED ON LAND VALUE ANALYSIS THE SUBJECT'S SITE SIZE IS VALUED AT \$300,000 UNIMPROVED. THE SUBJECT'S LAND TO IMPROVEMENT RATIO IS 32% (AS IMPROVED) THUS THE MARKET SUPPORTS A \$96,000 ADJUSTMENT PER STANDARD 8,000SF SITE (@\$12/SF). WHERE THERE IS A DIFFERENCE IN SITE SIZE OF 30% OR GREATER (2,400SF+), RELATIVE TO THE SUBJECT, A \$12/SF ADJUSTMENT IS WARRANTED. PAIRED SALES ANALYSIS PROVIDES ADDITIONAL SUPPORT FOR SITE ADJUSTMENT.

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

COMP 2'S C3 CONDITION RATING INCLUDE RECENT UPDATES TO ITS KITCHEN, BATHS, FLOORING, PAINT, FIXTURE, ETC. (CONFIRMED BY ITS MLS DESCRIPTION AND PHOTOS) WHICH IS SUPERIOR TO THE SUBJECT WARRANTING A 10% CONDITION ADJUSTMENT; SUPPORTED BY PAIRED SALES ANALYSIS OF COMPS 2-4.

TOTAL ROOM/BEDROOM ADJUSTMENTS ARE INCLUSIVE WITH THEIR SQUARE FOOTAGE ADJUSTMENT AS GLA SIZE IS MORE IMPERATIVE IN MARKET REACTIONS. BATHS ADJUSTED AT \$20,000/FULL BATH. GLA SIZE ADJUSTMENTS ARE AT \$75/SF (20% OF MEDIAN PRICE/SF \$376).

LEASED AND OWNED SOLAR NOTED FOR COMPS 2 & 6; NO MARKETABLE DIFFERENCE NOTED FOR SOLAR THUS NO ADJUSTMENT WARRANTED.

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

SOLAR HEATING FOR POOL ADJUSTED AT \$5,000; POOL ADJUSTED AT \$20,000; SHED ADJUSTED AT \$5,000.

ADDITIONAL AMENITY ADJUSTMENTS (PARKING, SOLAR POOL, SHED) BASED ON THEIR CONTRIBUTORY VALUE THE MARKET.

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 PROXIMITY, YEAR BUILT AND C4 CONDITION RATING COMP 2'S PROXIMITY, DATE OF SALE, SITE SIZE, YEAR BUILT, BEDROOM COUNT AND SOLAR POOL COMP 3'S PROXIMITY, DATE OF SALE, SITE SIZE, YEAR BUILT AND C4 CONDITION RATING COMP 4'S C4 CONDITION RATING AND GLA SIZE COMP 5'S DATE OF SALE, C4 CONDITION, BEDROOM COUNT AND GLA SIZE

THE WEIGHTED AVERAGE FIGURES PROVIDED IN THE COMPARABLE SUMMARY AND VALUATION PAGE INDICATE VALUE AT \$935,000. BASED ON CURRENT MARKET TRENDS MOST WEIGHT GIVEN TO COMP 2'S DATE OF SALE, PROXIMITY, SOLAR POOL AND NET ADJUSTMENTS AND COMPS 3, 4 & 5'S NET AND GROSS ADJUSTMENTS THUS THE SUBJECT'S ESTIMATE OF VALUE IS RECONCILED TO \$935,000.

PRICE/SF RANGES FROM \$326.76 TO \$480.73 WITH \$376 AS THE MEDIAN. THE SUBJECT'S ESTIMATE OF VALUE \$935,00 IS \$364/SF IS INLINE WITH THE RANGE, MEDIAN AND CURRENT MARKET TRENDS.

### 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

Borrower/Client	Redwood Holdings LLC						
Property Address	1536 Eclipse Way						
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Lender	Wedgewood Inc						

OF REPLACEMENT OR REPRODUCTION COST FOR ANY DATA OTHER THAN THE EFFECTIVE DATE OF THIS APPRAISAL DUE TO CHANGING COSTS OF LABOR AND MATERIALS AND DUE TO CHANGING BUILDING CODES AND GOVERNMENTAL REGULATIONS AND REQUIREMENTS.

### Extra Comments

### APPRAISAL DATE

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

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 19 MILES FROM MY OFFICE, IN ZIP CODE 94521. I HAVE COMPLETED A GREAT NUMBER OF APPRAISALS IN THE CITY OF CONCORD. 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 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.

Borrower/Client	Redwood Holdings LLC				File No	. 34622450	·
Property Address	1536 Eclipse Way						
City	Concord	County	Contra Costa	State C	CA	Zip Code 94521	
Lender	Wedgewood Inc						
APPRAI	SAL AND REPORT IDEN	TIFICATION					

This Report is one of the following types:

Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.) Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).)

# **Comments on Standards Rule 2-3**

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.

- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. - Unless otherwise indicated, 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.

- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.

- My engagement in this assignment was not contingent upon developing or reporting predetermined results.

My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
 My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that

were in effect at the time this report was prepared.

- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.

- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

**Reasonable Exposure Time** (USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.) My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 30 Days

### **Comments on Appraisal and Report Identification**

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

DIGITAL SIGNATURES: THE SIGNATURE(S) AFFIXED TO THIS REPORT, AND CERTIFICATION, WERE APPLIED BY THE ORIGINAL APPRAISER(S) OR SUPERVISORY APPRAISER AND REPRESENT THEIR ACKNOWLEDGEMENTS OF THE FACTS, OPINIONS AND CONCLUSIONS FOUND IN THE REPORT. EACH APPRAISER(S) APPLIED HIS OR HER SIGNATURE ELECTRONICALLY USING A PASSWORD ENCRYPTED METHOD. HENCE, THESE SIGNATURES HAVE MORE SAFEGUARDS AND CARRY THE SAME VALIDITY AS THE INDIVIDUAL'S HAND APPLIED SIGNATURE. IF THE REPORT HAS A HAND-APPLIED SIGNATURE, THIS COMMENT DOES NOT APPLY.

APPRAISER

Signature: Lenlay Colversor	Signature:
Name: Lezley Correction of the second	Name:
State Certification #: AR011772	State Certification #:
or State License #: State: CA Expiration Date of Certification or License: 01/28/2024	or State License #: State: Expiration Date of Certification or License:
State:         CA         Expiration Date of Certification or License:         01/28/2024           Date of Signature and Report:         09/24/2023         09/24/2023	Date of Signature:
Effective Date of Appraisal: 09/22/2023	
Inspection of Subject: None 🗙 Interior and Exterior L Exterior-Only	Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection (if applicable): 09/22/2023	Date of Inspection (if applicable):

SUPERVISORY or CO-APPRAISER (if applicable):

Form ID20E - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Market (	Conditions Add	lendum to the	<b>Appraisal Report</b>	File No	54861 34622450	
The purpose of this addendum is to provide the lender/cl						
neighborhood. This is a required addendum for all apprai	sal reports with an effectiv	e date on or after April 1	2009.		- 	
Property Address 1536 Eclipse Way		City Concor	d	State CA	ZIP Code 945	21
Borrower Redwood Holdings LLC						
Instructions: The appraiser must use the information req						
housing trends and overall market conditions as reported it is available and reliable and must provide analysis as in	-	••				
explanation. It is recognized that not all data sources will						
in the analysis. If data sources provide the required inform						
average. Sales and listings must be properties that comp	ete with the subject proper	ty, determined by applyin	ng the criteria that would be use	d by a prospectiv	e buyer of the	
subject property. The appraiser must explain any anomal	,	,	, ,	-		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	18	8	22	Increasing	Stable Stable	Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	3.00 3	2.67	7.33	Declining	Stable Stable	Declining
Months of Housing Supply (Total Listings/Ab.Rate)	1.0	0.7	1.0	Declining	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	951,000	1,112,500	1,011,500	Increasing	X Stable	Declining
Median Comparable Sales Days on Market	11	15	7	Declining	Stable	Increasing
Median Comparable List Price	959,900	998,000	1,099,500	=	Stable	Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	9 99.22%	13 105.06%	12 100.79%	Declining	Stable Stable	Increasing Declining
Seller_(developer_builder_etc.)paid financial assistance n			100.79%	Declining	Stable	Increasing
Explain in detail the seller concessions trends for the pas			m 3% to 5%, increasing use of	, in the second		mereacing
			any concessions assoc			sactions.
However, this is not a mandatory reporting	field for agents and	I there may be som	e transactions that do in	nclude conce	ssions, but ha	ve not
been reported. It is beyond the scope of the	is assignment to cor	nfirm each sale use	ed in the Market Condition	ons Report.		
Are foreclosure sales (REO sales) a factor in the market?	Yes 🗙 No	o If ves explain (incl	uding the trends in listings and s	sales of foreclose	1 properties)	
The data used in the grid above does not i						e reported
transactions. However, this is not a manda						
beyond the scope of this assignment to co	nfirm each sale use	d in the Market Co	nditions Report. No RE	O/Short sales	noted in the	subject's
market area.						
Cite data sources for above information. Bay F		4	Manlast Oa	··		
Cite data sources for above information. Bay E	ast AOR was the da	ta source used to	complete the Market Co	naitions Adde	endum.	
Summarize the above information as support for your co	nclusions in the Neighborh	lood section of the appra	isal report form. If you used any	/ additional inform	ation, such as	
an analysis of pending sales and/or expired and withdraw	vn listings, to formulate yo	ur conclusions, provide t	oth an explanation and support	for your conclusi	ons.	
Pertaining to the inventory above residential	<u> </u>		· · · · · ·			0 0
2,000 to 3,500 square feet are sought out. S						
increasing from 24 months ago peaking durin lower market trend. This is supported by the	•		· · · · · · · · · · · · · · · · · · ·			
19-21 mos \$1,250,000; prior \$22-24 mos \$99						
within 90 days with most properties selling in						
asking price as noted by the median SP/LP r		4				
as noted on page 1 of the appraisal; this is su						is no
conclusive evidence that all other properties If the subject is a unit in a condominium or cooperative		<u>v</u>	property characteristics Project Na		nd.	
Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)				Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)				Increasing	Stable	Declining
Total # of Active Comparable Listings				Declining	Stable	Increasing
Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	Yes No	lf yoo indicate the	Inumber of REO listings and exp	Declining	Stable	Increasing
	165	J II yes, indicate the	number of neo listings and exp		istillys allu saits t	JI
Summarize the above trends and address the impact on	the subject unit and project	t				
		_				
	huna					
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Signature Appraiser Name	Junso	•	/ Appraiser Name			
Signature Appraiser Name Company Name Velox Varuations LC	Junso	Supervisory Company N	lame			
Signature Appraiser Name Company Name Company Address 55 Monument Circle, Flo	1.00	Supervisor Company N N 46204 Company A	lame ddress		Chaka	
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Signature Appraiser Name Company Name Company Address 55 Monument Circle, Flo	State CA	Supervisor Company N N 46204 Company A	lame ddress se/Certification #		State	

54861

Borrower/Client	Redwood Holdings LLC				
Property Address	1536 Eclipse Way				
City	Concord	County Contra Costa	State CA	A Zip Code	94521
l ender	Wedgewood Inc				

#### Comparable Summary

Comparables Summary & Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	1,060,000	13	17.7	922,650	16.68
Comp #2:	998,000	4.3	15.7	954,950	17.62
Comp #3:	850,000	7.4	7.4	912,600	21.52
Comp #4:	950,000	0.1	7.2	951,400	21.62
Comp #5:	910,000	2.5	5.2	933,000	22.56
Comp #6:	990,000	0.7	13.2	982,598	

SUGGESTED INDICATED VALUE OF THE SUBJECT: 935,000

RECONCILED INDICATED VALUE OF THE SUBJECT: 935,000

#### 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 the subject.

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 PROXIMITY, YEAR BUILT AND C4 CONDITION RATING COMP 2'S PROXIMITY, DATE OF SALE, SITE SIZE, YEAR BUILT, BEDROOM COUNT AND SOLAR POOL COMP 3'S PROXIMITY, DATE OF SALE, SITE SIZE, YEAR BUILT AND C4 CONDITION RATING COMP 4'S C4 CONDITION PATING AND C4 A SIZE

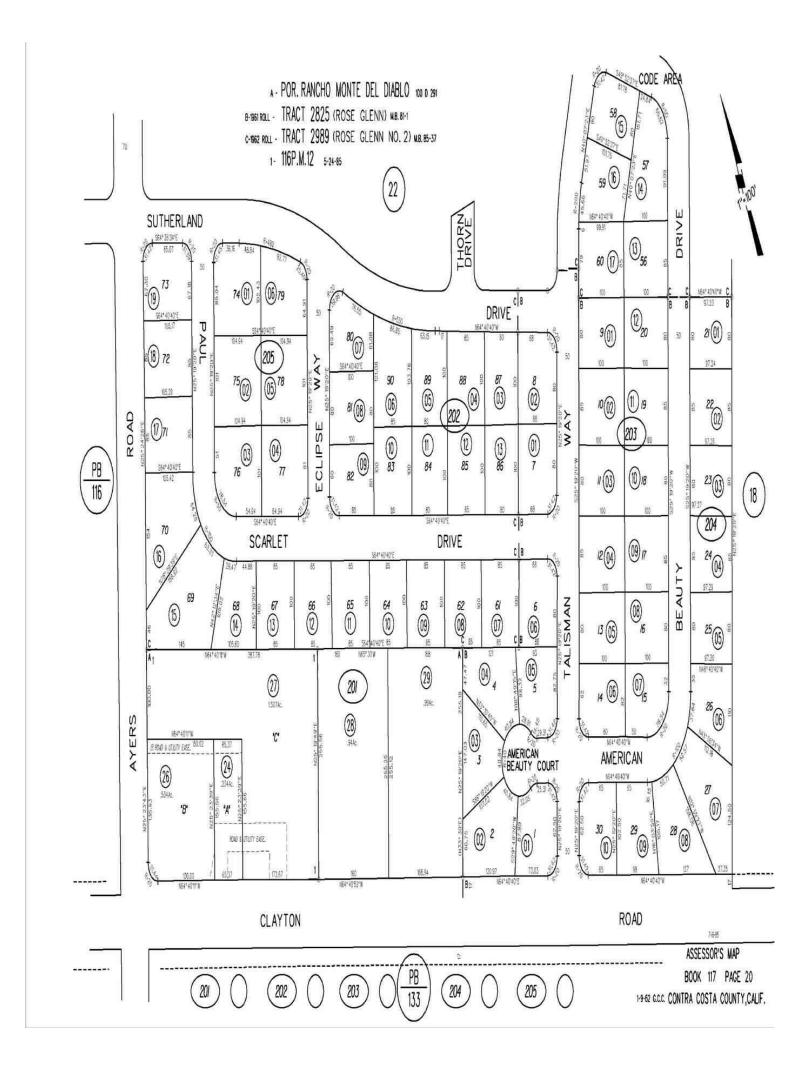
COMP 4'S C4 CONDITION RATING AND GLA SIZE

COMP 5'S DATE OF SALE, C4 CONDITION, BEDROOM COUNT AND GLA SIZE

THE WEIGHTED AVERAGE FIGURES PROVIDED IN THE COMPARABLE SUMMARY AND VALUATION PAGE INDICATE VALUE AT \$935,000. BASED ON CURRENT MARKET TRENDS MOST WEIGHT GIVEN TO COMP 2'S DATE OF SALE, PROXIMITY, SOLAR POOL AND NET ADJUSTMENTS AND COMPS 3, 4 & 5'S NET AND GROSS ADJUSTMENTS THUS THE SUBJECT'S ESTIMATE OF VALUE IS RECONCILED TO \$935,000

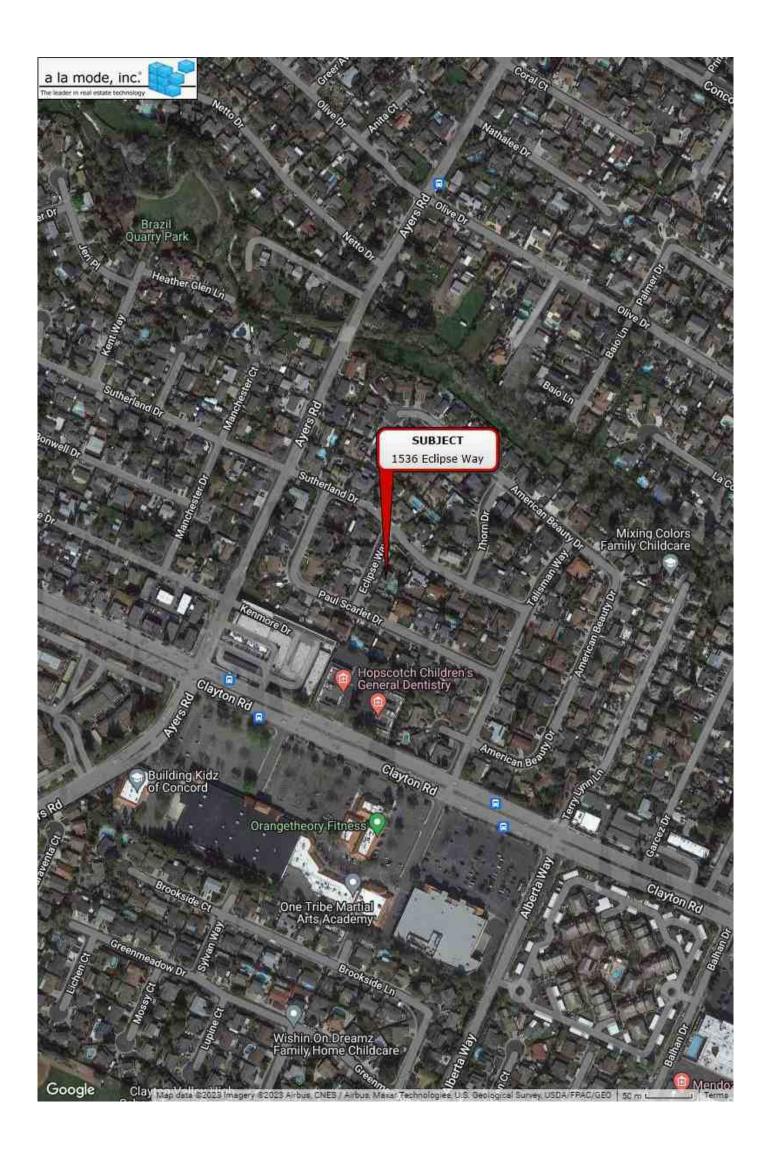
PRICE/SF RANGES FROM \$326.76 TO \$480.73 WITH \$376 AS THE MEDIAN. THE SUBJECT'S ESTIMATE OF VALUE \$935,00 IS \$364/SF IS INLINE WITH THE RANGE, MEDIAN AND CURRENT MARKET TRENDS.

Plat Map



## **Aerial Map**

Borrower/Client	Redwood Holdings LLC							
Property Address	1536 Eclipse Way							
City	Concord	County	Contra Costa	State	CA	Zip Code	94521	
Lender	Wedgewood Inc							



### **Location Map**

Borrower/Client	Redwood Holdings LLC						
Property Address	1536 Eclipse Way						
City	Concord	County Contra Costa	State	CA	Zip Code	94521	
Lender	Wedgewood Inc						



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Topenty Addre	133	1536 Eclipse Way Concord, CA 94521-3149		Land Use	Single Family Residentia	1	
lubdivision		Rose Glenn		Improvement Type	Single Family Residentia		
arrier Route		C041		Square Feet	2566		
ounty	DOEL INFORMATION	Contra Costa County, CA		#of Buildings	1		
ENERAL PA PN/Tax ID	RCEL INFORMATIO	0N 117-202-008-1		CURRENT OWNER		_	
It. APN		117-202-000-1		Name	Heckenliable Thomas Fe	Tre	
ccount Numb	er	117-202-008-1		Mailing Address	1536 Eclipse Way Concord, CA 94521-3149	9	
ax Area		2-001		Owner Occupied	Yes		
20 Census Tr		3331.02/3		SCHOOL ZONE INFORMATIO	N		
ssessor Roll '	Year	2022		Ayers Elementary School		0.7 mi	
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Date 7/23/2003 7/23/2003 7/12/2002 AX ASSESSI ax Assessmer ssessed Land ssessed Improved AXES ax Year 022 021 022 021 020 019 018 017	Date Recorded 11/18/2003 7/24/2003 7/22/2002 MENT nt d rovements ent	Amount         Buyer           Hecker         Hecker           1000         Hecker           2022         \$169,702.00           \$253,822.00         \$423,524.00           Homeowners Exem         60%	nliable Thomas L & Heckenli nliable Thomas L & Heckenli nliable Thomas L & Heckenli <b>Change (%)</b> \$3,327.00 (2.0%) \$4,976.00 (2.0%) \$8,303.00 (2.0%) nption	Middle: 6 to 8 Clayton Valley Charter High Schu High: 9 to 12 Seller able Fe H Hackenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso 2021 \$166,375.00 \$248,846.00 \$415,221.00	Instrument Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Change (%) \$1,705.00 (1.0%) \$2,551.00 (1.0%) \$4,256.00 (1.0%) Total Taxes \$5,532.30 \$5,388.28 \$5,343.98 \$5,278.08 \$5,072.58 \$4,897.16	Distanc 0.5 mi Distanc No. Parcels 2020 \$164,670.00 \$246,295.00	Book/Pa Or Docume 2003- 564492 2003- 357961 2002- 253645
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Date 7/23/2003 7/12/2002 AX ASSESS! AX ASSESS! AX ASSESS! AX ASSESS! AX ASSESS! AX ASSESS! AX ASES Improved AXES ax Year 022 021 022 021 020 019 018 017 016 015	Date Recorded 11/18/2003 7/24/2003 7/22/2002 MENT nt d rovements ent	Amount         Buyer           Hecker         Hecker           1000         Hecker           2022         \$169,702.00           \$253,822.00         \$423,524.00           Homeowners Exem         60%	nliable Thomas L & Heckenli nliable Thomas L & Heckenli nliable Thomas L & Heckenli <b>Change (%)</b> \$3,327.00 (2.0%) \$4,976.00 (2.0%) \$8,303.00 (2.0%) nption	Middle: 6 to 8 Clayton Valley Charter High Schu High: 9 to 12 Seller able Fe H Hackenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso 2021 \$166,375.00 \$248,846.00 \$415,221.00	Instrument Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Change (%) \$1,705.00 (1.0%) \$2,551.00 (1.0%) \$4,256.00 (1.0%) \$4,256.00 (1.0%) Total Taxes \$5,538.28 \$5,388.28 \$5,388.28 \$5,388.28 \$5,388.28 \$5,388.28 \$5,388.28 \$5,388.28 \$5,388.28 \$5,388.28 \$5,388.28 \$5,388.28 \$5,278.08 \$5,278.08 \$5,278.08 \$5,072.58 \$4,897.16 \$4,751.94 \$4,686.96	Distanc 0.5 mi Distanc No. Parcels 2020 \$164,670.00 \$246,295.00	Book/Pag Or Documer 2003- 564492 2003- 357961 2002- 253645
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Date           7/23/2003           7/23/2003           7/12/2002           AX ASSESS!           ax Assessmer           ssessed Land           ssessed Lingr           otal Assessmer           ssessed Lingr           otal Assessmer           ssessed Lingr           otal Assessmer           sax Year           022           021           020           019           018           017           016           015           014           013           0CRTGAGE I           otal Recorded	Date Recorded 11/18/2003 7/24/2003 7/22/2002 MENT nt f ovements ent n HISTORY	Amount Buyer Hecker Hecker 2022 \$169,702.00 \$253,822.00 \$423,524.00 Homeowners Exerr 60% City Taxes	nliable Thomas L & Heckenli nliable Thomas L & Heckenli Change (%) \$3,327.00 (2.0%) \$4,976.00 (2.0%) \$8,303.00 (2.0%) nption County Taxe	Middle: 6 to 8 Clayton Valley Charter High Schu High: 9 to 12 Seller able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Schuller Hermoso 2021 \$166,375.00 \$248,846.00 \$415,221.00	Instrument Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Change (%) \$1,705.00 (1.0%) \$2,551.00 (1.0%) \$4,256.00 (1.0%) \$4,256.00 (1.0%) Total Taxes \$5,532.30 \$5,388.28 \$5,532.30 \$5,388.28 \$5,343.98 \$5,578.08 \$5,578.08 \$5,578.08 \$5,072.58 \$4,897.16 \$4,751.94 \$4,686.96 \$4,595.22 \$4,463.50	Distanc 0.5 mi Distanc No. Parcels 2020 \$164,670.00 \$246,295.00 \$410,965.00	Book/Pag Or Documer 2003- 564492 2003- 357961 2002- 253645
Date 7/23/2003 7/12/2003 7/12/2002 AX ASSESSI ax Assessmer ssessed Land ssessed	Date Recorded           11/18/2003           7/24/2003           7/22/2002           MENT           nt           d           rovements           ent           n	Amount Buyer Hecker Hecker 2022 \$169,702.00 \$253,822.00 \$423,524.00 Homeowners Exerr 60% City Taxes City Taxes	nliable Thomas L & Heckenli nliable Thomas L & Heckenli Change (%) \$3,327.00 (2.0%) \$4,976.00 (2.0%) \$8,303.00 (2.0%) nption County Taxe Fhomas L re H And Heckenli	Middle: 6 to 8 Clayton Valley Charter High Schu High: 9 to 12 Seller able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso 2021 \$166,375.00 \$248,846.00 \$415,221.00 35 Lender Discover Bank	Instrument Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Change (%) \$1,705.00 (1.0%) \$2,551.00 (1.0%) \$4,256.00 (1.0%) \$5,388.28 \$5,343.98 \$5,343.98 \$5,378.08 \$5,378.08 \$5,378.08 \$5,278.08 \$5,378.08 \$5,278.08 \$5,378.08 \$5,278	Distanc 0.5 mi Distanc No. Parcels 2020 \$164,670.00 \$246,295.00 \$410,965.00	Book/Pag Or Documer 2003- 564492 2003- 357961 2002- 253645
Date 7/23/2003 7/12/2003 7/12/2002 AX ASSESSI ax Assessmer ssessed Land ssessed	Date Recorded 11/18/2003 7/24/2003 7/22/2002 MENT nt d overments ent n HISTORY Loan Am	Amount Buyer Hecker Hecker 2022 \$169,702.00 \$253,822.00 \$423,524.00 Homeowners Exer 60% City Taxes	nliable Thomas L & Heckenli nliable Thomas L & Heckenli Change (%) \$3,327.00 (2.0%) \$4,976.00 (2.0%) \$8,303.00 (2.0%) nption County Taxe Fhomas L re H And Heckenli	Middle: 6 to 8 Clayton Valley Charter High Schu High: 9 to 12 Seller able Fe H Hackenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso 2021 \$166,375.00 \$248,846.00 \$415,221.00	Instrument Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Change (%) \$1,705.00 (1.0%) \$2,551.00 (1.0%) \$4,256.00 (1.0%) <b>Total Taxes</b> \$5,532.30 \$5,388.28 \$5,538.28 \$5,388.28 \$5,378.08 \$5,278.08 \$5,072.58 \$4,897.16 \$4,751.94 \$4,686.96 \$4,751.94 \$4,686.96 \$4,595.22 \$4,463.50 Book/Page or Do	Distanc 0.5 mi Distanc No. Parcels 2020 \$164,670.00 \$246,295.00 \$410,965.00	Book/Pa Or Docume 2003- 564492 2003- 357961 2002- 253645
Date 7/23/2003 7/12/2003 7/12/2002 AX ASSESSI ax Assessmer assessed Landr issessed limpr otal Assessmer issessed limpr otal Assessmer issessed limpr otal Assessmer issessed Landr issessed limpr otal Assessmer issessed limpr otal Assessmer issessed limpr otal Assessmer issessed limpr otal Assessmer issessed Landr issessed Land	Date Recorded           11/18/2003           7/24/2003           7/22/2002           MENT           nt           d           rovements           ent           n	Amount Buyer Hecker Hecker 2022 \$169,702.00 \$253,822.00 \$423,524.00 Homeowners Exer 60% City Taxes	nliable Thomas L & Heckenli nliable Thomas L & Heckenli Change (%) \$3,327.00 (2.0%) \$4,976.00 (2.0%) \$8,303.00 (2.0%) nption County Taxe County Taxe	Middle: 6 to 8 Clayton Valley Charter High Schu High: 9 to 12 Seller able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso 2021 \$166,375.00 \$248,846.00 \$415,221.00 35 Lender Discover Bank	Instrument Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Change (%) \$1,705.00 (1.0%) \$2,551.00 (1.0%) \$4,256.00 (1.0%) \$5,388.28 \$5,343.98 \$5,343.98 \$5,378.08 \$5,378.08 \$5,378.08 \$5,278.08 \$5,378.08 \$5,278.08 \$5,378.08 \$5,278	Distanc 0.5 mi Distanc No. Parcels 2020 \$164,670.00 \$246,295.00 \$410,965.00	Book/Pa Or Docume 2003- 564492 2003- 357961 2002- 253645
Date 7/23/2003 7/12/2002 AX ASSESS! AX ASSESS! AX ASSESS! AX ASSESS! AX ASSESS! ax Assessmer issessed Land issessed Land (issessed	Date Recorded 11/18/2003 7/24/2003 7/22/2002 MENT nt f covements ent n HISTORY Loan Am \$100,000 \$100,000	Amount Buyer Hecker Hecker 2022 \$169,702.00 \$253,822.00 \$423,524.00 Homeowners Exer 60% City Taxes	nliable Thomas L & Heckenli nliable Thomas L & Heckenli Change (%) \$3,327.00 (2.0%) \$4,976.00 (2.0%) \$5,303.00 (2.0%) nption County Taxe County Taxe Fhomas L Fe H And Heckenli Fhomas L Fe H And Heckenli Fhomas L Fe H And Heckenli	Middle: 6 to 8 Clayton Valley Charter High Schu High: 9 to 12 Seller able Fe H Hackenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Schwarz \$166,375.00 \$248,846.00 \$415,221.00 state Schwarz Schw	Instrument Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Change (%) \$1,705.00 (1.0%) \$2,551.00 (1.0%) \$4,256.00 (1.0%) \$4,256.00 (1.0%) <b>Total Taxes</b> \$5,532.30 \$5,388.28 \$5,323.98 \$5,323.98 \$5,323.98 \$5,278.08 \$5,072.58 \$4,897.16 \$4,751.94 \$4,686.96 \$4,595.22 \$4,463.50 Book/Page or Dc 2021-198456 2013-028088 2007-107159	Distanc 0.5 mi Distanc No. Parcels 2020 \$164,670.00 \$246,295.00 \$410,965.00	Book/Pa Or Docume 2003- 564492 2003- 357961 2002- 253645
ALES HISTO Date 7/23/2003 7/23/2003 7/12/2002 AX ASSESSI fax Assessment issessed Land issessed Land issessed Impr otal Assessment issessed Land issessed Lan	Date Recorded           11/18/2003           7/24/2003           7/22/2002           MENT           nt           1           ovvements           ent           n	Amount Buyer Hecker Hecker 2022 \$169,702.00 \$253,822.00 \$423,524.00 Homeowners Exer 60% City Taxes	nliable Thomas L & Heckenli nliable Thomas L & Heckenli Change (%) \$3,327.00 (2.0%) \$4,976.00 (2.0%) \$8,303.00 (2.0%) nption County Taxe County Taxe	Middle: 6 to 8 Clayton Valley Charter High Schu High: 9 to 12 Seller able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Fo Hermoso able Fe H Heckenliable Fe Hermoso able Fe H Heckenliable Fe Hermoso 2021 \$166,375.00 \$248,846.00 \$415,221.00 \$415,221.00	Instrument Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Change (%) \$1,705.00 (1.0%) \$2,551.00 (1.0%) \$4,256.00 (1.0%) \$4,256.00 (1.0%) \$4,256.00 (1.0%) Total Taxes \$5,532.30 \$5,388.28 \$5,532.30 \$5,388.28 \$5,5343.98 \$5,543.98 \$5,543.98 \$5,578.08 \$5,	Distanc 0.5 mi Distanc No. Parcels 2020 \$164,670.00 \$246,295.00 \$410,965.00	Book/Pa Or Docume 2003- 564492 2003- 357961 2002- 253645
Date 7/23/2003 7/12/2002 AX ASSESS! AX ASSESS! AX ASSESS! AX ASSESS! AX ASSESS! ax Assessmer issessed Land issessed Land (issessed	Date Recorded 11/18/2003 7/24/2003 7/22/2002 MENT nt f covements ent n HISTORY Loan Am \$100,000 \$100,000	Amount Buyer/ Hecker Hecker 2022 \$169,702.00 \$253,822.00 \$423,524.00 Homeowners Exer 60% City Taxes	nliable Thomas L & Heckenli nliable Thomas L & Heckenli Change (%) \$3,327.00 (2.0%) \$4,976.00 (2.0%) \$8,303.00 (2.0%) nption County Taxe County Taxe County Taxe F And Heckenli Thomas L Thomas L F H And Heckenli Thomas L F H And Heckenli Thomas L F H And Heckenli Thomas L	Middle: 6 to 8 Clayton Valley Charter High Schu High: 9 to 12 Seller able Fe H Hackenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Schwarz \$166,375.00 \$248,846.00 \$415,221.00 state Schwarz Schw	Instrument Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Change (%) \$1,705.00 (1.0%) \$2,551.00 (1.0%) \$4,256.00 (1.0%) \$4,256.00 (1.0%) <b>Total Taxes</b> \$5,532.30 \$5,388.28 \$5,323.98 \$5,323.98 \$5,323.98 \$5,278.08 \$5,072.58 \$4,897.16 \$4,751.94 \$4,686.96 \$4,595.22 \$4,463.50 Book/Page or Dc 2021-198456 2013-028088 2007-107159	Distanc 0.5 mi Distanc No. Parcels 2020 \$164,670.00 \$246,295.00 \$410,965.00	Book/Pag Or Documer 2003- 564492 2003- 357961 2002- 253645
Date 7/23/2003 7/12/2003 7/12/2002 AX ASSESSI ax Assessmel sessed Land sessed Land sessed Land sessed Land ax ASES ax Year 022 021 022 021 022 021 022 019 018 0017 016 015 014 0013 10(RTGAGE I late Recorded 7/14/2021 1/31/2013 4/12/2007	Date Recorded  11/18/2003 7/22/2002  MENT nt f rovements ent n  HISTORY Loan Am \$100,000 \$100,000 \$470,000	Amount Buyer/ Hecker Hecker 2022 \$169,702.00 \$253,822.00 \$423,524.00 Homeowners Exer 60% City Taxes	nliable Thomas L & Heckenli nliable Thomas L & Heckenli Change (%) \$3,327.00 (2.0%) \$4,976.00 (2.0%) \$8,303.00 (2.0%) nption County Taxe County Taxe County Taxe F And Heckenli Fhomas L Thomas L	Middle: 6 to 8 Clayton Valley Charter High Schu High: 9 to 12 Seller able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso able Fe H Heckenliable Thomas L & Heckenliable Fe Hermoso 2021 \$166,375.00 \$248,846.00 \$415,221.00 state Schuler Schuler Schuler Discover Bank Amerisave Mortgage Grac Mortgage	Instrument Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Intrafamily Transfer & Dissolution Change (%) \$1,705.00 (1.0%) \$2,551.00 (1.0%) \$4,256.00 (1.0%) \$5,388.28 \$5,343.88 \$5,343.88 \$5,343.88 \$5,278.08 \$5,072.58 \$4,897.16 \$4,686.96 \$4,595.22 \$4,463.50 Book/Page or Do 2021-198456 2013-028088 2007-107159 2007-107159	Distanc 0.5 mi Distanc No. Parcels 2020 \$164,670.00 \$246,295.00 \$410,965.00	Book/Pa Or Docume 2003- 564492 2003- 357961 2002- 253645

### Property Report for 1536 ECLIPSE WAY, cont.

		He	ckenliable Fe H And Hecke	nli			
05/04/2005	\$359,000		ckenliable Thomas L ckenliable Fe H And Kecker	nli	Gmac Mortgage	2005-159005	
8/29/2003	\$152,500	He	ckenliable Thomas L ckenliable Fe H And Hecke	nli	Gmac Mortgage	2003-432718	
ORECLOSUR	E HISTORY						
	ere found for this parce	dua -					
	ARACTERISTICS: E						
uilding # 1	ANNOTENIS 1105. E	DILDING					
ype	Single Family	Residential	Condition			Units	
ar Built	1964	1.00000.000	Effective Year			Stories	2
Rs	4		Baths	3.5		Rooms	9
otal Sq. Ft.	2,566		1724335153	්තාන		(0.55.55520)	17 <b>7</b> 0
	Feet (Living Space)			Building	Square Feet (Other)		
st Floor 1228				Garage			
nd Floor 1338							
CONSTRUCTION	N						
uality				Roof Framing			
hape				Roof Cover Deck			
artitions				Cabinet Millwork			
ommon Wall				Floor Finish			
oundation				Interior Finish			
oor System				Air Conditioning			
cterior Wall				Heat Type			
tructural Framin	ng			Bathroom Tile			
replace				Plumbing Fixtures			
OTHER							
ccupancy				Building Data Source			
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one Code	Flood Risk	BFE	Description			FIRM Panel ID	FIRM Panel Eff. Date
x	Minimal		Area of minimal floo year flood level.	od hazard, usually depicte	d on FIRMs as above the	500- 06013C0304G	03/21/2017
ISTING ARCH	IVE						
No Listings found	for this parcel.						

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# **Subject Photo Page**

Borrower/Client	Redwood Holdings LLC							
Property Address	1536 Eclipse Way							
City	Concord	County	Contra Costa	State	CA	Zip Code	94521	
Lender	Wedgewood Inc							



# Subject Front

1536 Eclipse Way				
Sales Price				
Gross Living Area	2,566			
Total Rooms	9			
Total Bedrooms	4			
Total Bathrooms	3.1			
Location	N;Res;			
View	N;Res;			
Site	8000 sf			
Quality	Q4			
Age	59			

# Subject Rear





Subject Street

# Photograph Addendum

Borrower/Client	Redwood Holdings LLC							
Property Address	1536 Eclipse Way							
City	Concord	County	/ Contra Costa	State	CA	Zip Code	94521	
Lender	Wedgewood Inc							

## **Comparable Photo Page**

Borrower/Client	Redwood Holdings LLC
Property Address	1536 Eclipse Way
City	Concord
Lender	Wedgewood Inc

County Contra Costa

State CA Zip Code 94521



# **Comparable 1** 5130 Paul Scarlet Dr

Prox. to Subject	0.08 miles W
Sale Price	1,060,000
Gross Living Area	3,244
Total Rooms	11
Total Bedrooms	6
Total Bathrooms	4.0
Location	N;Res;
View	N;Res;
Site	11875 sf
Quality	Q4
Age	59



### Comparable 2

5179 Paul Scarlet Dr					
Prox. to Subject	0.05 miles SE				
Sale Price	998,000				
Gross Living Area	2,076				
Total Rooms	8				
Total Bedrooms	4				
Total Bathrooms	2.1				
Location	N;Res;				
View	N;Res;				
Site	8500 sf				
Quality	Q4				
Age	59				



### Comparable 3

#### 1380 Lichen Ct 0.36 miles SW Prox. to Subject 850,000 Sale Price Gross Living Area 2,198 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; View N;Res; 8550 sf Site Quality Q4 Age 60

# **Comparable Photo Page**

-			
Borrower/Client	Redwood Holdings LLC		
Property Address	1536 Eclipse Way		
City	Concord	County	Contra Costa
Lender	Wedgewood Inc		







### Comparable 4

Zip Code 94521

State CA

4777 Anglewood	d Ct
Prox. to Subject	0.61 miles NW
Sale Price	950,000
Gross Living Area	2,596
Total Rooms	10
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	10800 sf
Quality	Q4
Age	45

# Comparable 5

1317 Saddlehill Ln		
1.25 miles W		
910,000		
2,537		
9		
4		
3.0		
N;Res;		
N;Res;		
6710 sf		
Q4		
47		

# Comparable 6

Q4 67

0.79 miles N 990,000 2,412 10 4 2.0 N;Res; N;Res; 13746 sf

4791 Laura Dr
Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

### **License Page**





### Carrier: Admiral Insurance Company

### Policy No.: EO000056476-02

Named Insured and Mailing Address

VELOX VALUATIONS LLC 10 INNISBROOKE TRL. GREENWOOD, IN 46142 PROFESSIONAL LIABILITY POLICY DECLARATIONS (CLAIMS-MADE AND REPORTED FORM)

**Renewal/Rewrite of:** 

EO000056476-01

NO FLAT CANCELLATIONS

POLICY PERIOD: From 04/01/2023 to 04/01/2024 At 12:01 A.M. Standard Time at the address of the Named Insured as stated herein

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 \$3,000,000	Each <b>Claim</b> Aggregate
Item III:	Deductible:	\$5,000	Per Claim (including claim expenses)
Item IV:	Retroactive Date:	04/01/2020 05/01/2020	Applies to limits of \$1,000,000 each occurrence and \$1,000,000 aggregate 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		

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

#### DE23180820

114 By: Authorized Representative

The Insurance Company in which this coverage is placed is authorized, but not licensed, 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.

Page 1 of 1

### 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.

### СЗ

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 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.

### 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

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

acAcrAdjPrkAdjaAdjPwrAdjaAdjPwrAdjaArmLthArmATAttaBBenbaBattbrBedbaBattbrBedcCorCashCassCommCorConvCorCtySkyCityCtySkyCitycvCovDOMDayDTDettadwDriveeExpEstateEstatFHAFedgGargaAttagbiBuilgdDettaGlfCseGol	Jjacent to Park Jjacent to Power Lines ms Length Sale tached Structure eneficial athroom(s) edroom usy Road ontracted Date	Location & View Area, Site Location Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade Location Date of Sale/Time Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View View Garage/Carport Data Sources Design (Style) Garage/Carport Date of Sale/Time Sale or Financing Concessions Sale or Financing Concessions View View Sale or Financing Concessions
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PubTrn Pub	Iblic Transportation	Location
Relo Relo	elocation Sale	Sale or Financing Concessions
	EO Sale	Sale or Financing Concessions
Res Res	esidential	Location & View
	SDA - Rural Housing	Sale or Financing Concessions
	ecreational (Rec) Room	Basement & Finished Rooms Below Grade
	ow or Townhouse	Design (Style)
	ettlement Date	Date of Sale/Time
	emi-detached Structure	Design (Style)
	nort Sale	Sale or Financing Concessions
	juare Feet	Area, Site, Basement
1 1	quare Meters	Area, Site
	hknown	Date of Sale/Time
	eterans Administration	Sale or Financing Concessions
	ithdrawn Date	Date of Sale/Time
	alk Out Basement	Basement & Finished Rooms Below Grade
	oods View	View
	ater View	View
	ater view ater Frontage	Location
wu Wal	alk Up Basement	Basement & Finished Rooms Below Grade

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