APPRAISAL OF



LOCATED AT:

821 E Bennett Avenue Glendora, CA 91741

FOR:

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

BORROWER:

Redwood Holdings LLC

AS OF:

August 23, 2023

BY:

Tamra Miller

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

File Number: Ext821EBennett

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

821 E Bennett Avenue Glendora, CA 91741

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

In my opinion, the market value of the property as of August 23, 2023

is:

\$1,033,000 One Million Thirty-Three Thousand Dollars

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

Jahr

$\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textbf{File No. Ext821EBennett}$

Tł	e purpose o	of this summ	ary appraisal r	report is to	provide the lender	<i>r</i> ctient with an a	iccurate, and adequa	tely suppo	orted, opir	nion of the m	narket va	alue of the	subject pro	operty.
	Property Add	dress 821 E	Bennett Av	venue			City Glendora			Stat	te CA	Zip Code	91741	
	Borrower R	edwood F	loldings LLC	C	Own	er of Public Record	d Vikki C Loveall			Cou	inty Los	Angele	s	
	Legal Descri	iption See A	ttached Add	dendum										
	Assessor's P	Parcel # 864	8-019-012				Tax Year 2022			R.F	. Taxes \$	5,043		
		od Name Gle					Map Reference 569	F5				t 4010.0	1	
SUBJECT		X Owner	Tenant	Vacant	Cnoc	cial Assessments \$. •	PUD	HOA \$ 0	Jus Hau	per \		r month
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		nt Wedgew					nhattan Beach Bl				$\overline{}$		<u> 78 </u>	
	Is the subject	t property curi	ently offered for	sale or has it	been offered for sale	e in the twelve mor	nths prior to the effective	e date of thi	s appraisal'	? <u> </u>	es XI	No		
	Report data s	source(s) use	d, offering price(s), and date(s	s). Per CRMLS	S, there are n	no known listings	of the s	ubject p	roperty in	the pr	rior 12 n	nonths.	
	Source: 0	CRMLS/P	ublic Recor	ds										
	I did (did not an	alyze the contrac	ct for sale for	the subject purchase	transaction. Expla	ain the results of the ana	alysis of the	contract fo	r sale or why	the analys	sis was not	performed.	
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į	Note: Race	and the racia	l composition o	of the neighb	oorhood are not app	oraisal factors.								
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	15 the highes	st and best use	e or the Subject p	property as im	proved (or as propos	sed per plans and s	specifications) the prese	ent use?	XYes	No	If No, des	scribe		
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$\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textbf{File No. Ext821EBennett}$

	rable pro	perties currently of	fered for sale	in the su	ubject	t neighborhood rang	ing in p	rice fr	om \$ 87	75,0	000 to \$		75,000				
	rable sale	es in the subject ne	ighborhood v	vithin the	past	twelve months rang	ing in s	ale pr	ice from \$	8	800,000	to \$	1,420,000				
FEATURE		SUBJECT				SALE NO. 1					ALE NO. 2	ļ	COMPARABLE S				
821 E Bennett Aver			873 E C				l .		Vhitcom			1	E Leadora Av				
Address Glendora, C	A 917	41	Glendor		917	'41			a, CA 9	17	41		ndora, CA 917	' 41			
Proximity to Subject			0.24 mil	es NE			0.30	mile mile	es NW			0.32	2 miles NW				
Sale Price	\$		\$ 980,000			\$ 1,025,000				1,025,000							
Sale Price/Gross Liv. Area										\$ 601.17 sq. ft.				\$ 548.06 sq. ft.			
Data Source(s)					CRMLS#PF23124178;DOM 13							·					
Verification Source(s)			Doc #525354/Realist						'0685/R	Rea	list		#177632/Rea	alist			
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION			+(-) \$ Adjustment	DESCRIPTION			+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment				
Sale or Financing			ArmLth				Arm					Arm					
Concessions			Conv;425					Conv;5000		-5,000	_		0				
Date of Sale/Time			s08/23;c	07/23					06/23				/23;c03/23	53,625			
Location		ederStreet;	N;Res;			0	N;R				0		eederStreet;				
Leasehold/Fee Simple		Simple	Fee Sim				Fee						Simple				
Site	1051		10351 s	<u>f</u>		0	1060		f		0	919		0			
View	N;Re	•	N;Res;				N;R					N;R					
Design (Style)		Traditional	DT1;Tra	ditiona	al			;Tra	ditional				;Traditional				
Quality of Construction	Q4		Q4				Q4					Q4					
Actual Age	72		68			0	71				0			0			
Condition	C3		C4			35,000	C3					C3					
Above Grade	Total Bd		Total Bdrms.	Baths			_	Bdrms.	Baths			Total					
Room Count	7 4	4 2.0	7 4	3.0		-12,000	7	4	2.1	\perp	-8,500	7	4 2.0				
Gross Living Area		1,821 sq. ft.		,923 s	q. ft.	-6,100		1	, 705 sq	. ft.	6,800		1,779 sq. ft.	0			
Basement & Finished	0sf		0sf				0sf					0sf					
Rooms Below Grade																	
Functional Utility	Avera		Average				Ave						rage				
Heating/Cooling	FWA	/CAC	FWA/CA	/C			FW/	VC/	/C				A/CAC				
Energy Efficient Items	None	!	None				Non	е				Non	ie				
Garage/Carport	2gd2	dw	2ga2dw			0	2ga2	2dw			0	2gd	2dw				
Porch/Patio/Deck	Patio	/Deck	Patio/De	eck			Patio	o/De	eck			Pati	o/Deck				
Pool Features	Pool/	Spa	No Pool			15,000	No F	Pool			15,000	Poo	I	0			
Net Adjustment (Total)			X +	<u> </u>	\$	31,475	X	+		\$	8,300	X	+	53,625			
Adjusted Sale Price			Net Adj.	3.2%		,	Net A		0.8%		,	Net A		,			
of Comparables			Gross Adj.	7.0%	\$	1,011,475	Gross	Adj.	3.4%	\$	1,033,300	1	*	1,028,625			
	search th	e sale or transfer hi				ty and comparable s					, ,		· ·				
My research did X	did not i	reveal any prior sal	es or transfei	rs of the s	subje	ct property for the th	ree yea	ırs prid	or to the et	ffecti	ive date of this appr	aisal.					
Data source(s) Realist																	
My research did X	did not ı	reveal any prior sal	es or transfe	rs of the	comp	arable sales for the	year pri	ior to t	the date of	sale	e of the comparable	sale.					
Data source(s) Realist																	
Report the results of the res	search ar	nd analysis of the p	rior sale or tra	ansfer his	story	of the subject prope	rty and	comp	arable sale	es (re	eport additional prio	r sales	on page 3).				
ITEM		SU	BJECT			COMPARABLE SA	LE NO.	1	CC	OMP	ARABLE SALE NO	. 2	COMPARAB	LE SALE NO. 3			
Date of Prior Sale/Transfer																	
Price of Prior Sale/Transfer																	
Data Source(s)		Realist			Re	alist			Realis	st			Realist				
Effective Date of Data Sour	ce(s)	08/22/2023			08/	22/2023			08/22	/20)23		08/22/2023				
Analysis of prior sale or tran		ory of the subject p	roperty and c	omparab	le sa	les No prior	sale	tran	sfer for	the	e subject prop	erty i	in the past 36	months.			
Comps did not reve												-					
\$767,500 as a gran																	
on 03/14/2022 Buy	er:Rive	er Trail Finan	cial LLC	Seller:	We	ber Barbara L	2019	9 Tru	ust as a	a gr	ant deed in a	verag	ge condition.	Active listing			
comp 7 reported pr	ior clo	sed sale on 0	5/25/202	3 for \$	755	5,000 as a gra	nt de	ed ir	avera	ge (condition and	since	e highly updat	ed			
throughout. Throug																	
Summary of Sales Compar									-								
•																	
-																	
Indicated Value by Sales C	omnariso	nn Annroach \$ 1 C	33 000														
Indicated Value by: Sale			•	00	Cr	ost Approach (if de	velone	d) \$ 1	1.016 0	00	Income An	proach	n (if developed) \$				
See attached adde						3t Approach (il de	velope	шγ	1,010,0	00	income Ap	proder	T(II developed) \$				
500 allaonoa aade		.5	omatioi	•													
This appraisal is made	X "as is	" subject to	completion p	er nlane	and c	specifications on the	hasis o	f a hv	nothetical	CUDA	dition that the impre	Vemon	ts have been comple	eted eted			
subject to the following		_ ,						-					is nave been compli bject to the following				
inspection based on the ext			-							JUII (completed, UI	su	Djeet to the following	y roquii c u			
mispection based on the ext	ı avı ülfidi	y assumption that	uie conuillon	or uericle	ciicy	uoes noi require alle	กลแUII (лтера	ull								
Based on a visual inspe	otion - 1	the outerier	ac of the acc	ıbicat -		rty from at least 11	20.01	ot -	ofinad = :	0.5	of work of the	ont of	accumptions and	limitina			
•					•	•				•			•	•			
conditions, and apprais	er's cer	uncation, my (o										ιοιτhi	is reportIS\$ I,C	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
as 01 00/23/2023			, wnich is	s une dat	e ot i	nspection and the	enecti\	ve dat	ie oi inis a	ippr	aisal.						

Exterior-Only Inspection Residential Appraisal Report File No. Ext821EBennett

Clarification of Intended Use and Intended User:				
		1 4 4		
The Intended User of this appraisal report is the Lender/Client. The appraisal for a mortgage finance transaction, subject to the stated \$\frac{1}{2}\$				
this appraisal report form, and Definition of Market Value. No additi				illernerits of
Clarification of Intended Use and Intended User:	onal interface cools at	io idontino	a by the appraison.	
ClearCapital.com, Inc. California AMC Registration/License # 1256				
Fee Disclosure: The appraiser received \$220 fee (minus \$20 technology)	ology fee applied) for the	his assignn	nent.	
The second secon		T		
The appraiser is signing the report using the corporate address of to The appraiser is located within 8 miles from the property and has 1				
The appraiser is located within 6 miles from the property and has t	9 years appraising in u	ne market,	thus, geographically t	ompetent.
On March 13, 2020, the United States Government declared a Nati	onal Emergency Conce	erning the I	Novel Coronavirus Dis	ease (COVID-
19) Outbreak. The effective date of this appraisal is after this declar				
considering active listing and pending sales in the appraiser conclu	sion. Due to the rapid	ly changing	g economic conditions	with this
outbreak, the future impact to property values (and valuation) is no				
market to market and the appraiser has documented any known sp			e appraisal to better in	form the
client and intended users of the conditions seen at the time of the p	reparation of the appra	aisai.		
COST APPROACH TO VALU	E (not required by Fannie N	Мае)		
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ions.	,		
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for es	ions. imating site value) The re	emaining e	conomic life (REL) is e	
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

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

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

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

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seg., or similar state laws.

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

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

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature < Signature_ Name Tamra Miller Company Name Appraisal Services Company Name Company Address 2615 Bonnie Brae Ave Company Address Claremont, CA 91711 Telephone Number _ Telephone Number <u>949-433-4924</u> Email Address Email Address tmillerappraisal@gmail.com Date of Signature and Report 08/23/2023 Date of Signature State Certification # _ Effective Date of Appraisal 08/23/2023 State Certification # AR033837 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State CA Expiration Date of Certification or License 04/27/2024 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY 821 E Bennett Avenue Did not inspect exterior subject property Glendora, CA 91741 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,033,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital Company Name Wedgewood Inc Did inspect exterior of comparable sales from street Company Address 2015 Manhattan Beach Blvd Suite 100 Date of Inspection Redondo Beach, CA 90278 Email Address

Exterior-Only Inspection Residential Appraisal Report File No. Ext821EBennett JECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 6

FEATURE		SUBJECT	COMPARAE		ALE NO. 4		MPARABLE S	SALE NO. 5		COMPARABLE SA	
821 E Bennett Aver			750 E Meda A			1	Vorthy Dr		_	Prima Vera Ro	-
Address Glendora, C	,		Glendora, CA		41		a, CA 917	41	Glendora, CA 91741 0.61 miles NW		41
Proximity to Subject Sale Price	\$		0.11 miles SW	/ \$	925,000	0.60 mil	es SE s	1,050,000	U.61	miles NW	1,175,000
Sale Price Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 453.43 sq. ft.	_	925,000	\$ 626.4		1,050,000	¢ 5	75.42 sq. ft.	1,175,000
Data Source(s)	D.	0.00 sq. n.	CRMLS#CV23		731·DOM 8			50;DOM 120		// 15.42 sq. n. // S#CV23135	155·DOM 20
Verification Source(s)			Doc #241154/I				64740/Rea		Pen		100,2020
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		·	ArmLth			Listi	ng	·
Concessions			Conv;0			Conv;0		0		-	
Date of Sale/Time			s04/23;c03/23			s04/23;c	03/23	57,750			0
Location		ederStreet;	N;Res;		0	N;Res;		0	N;Re		0
Leasehold/Fee Simple		Simple	Fee Simple		0	Fee Sim		0	1	Simple	0
Site View	10518 N;Res		10460 sf N;Res;		U	10653 st N;Res;	<u> </u>	0	1162 N;Re		0
Design (Style)		s, Гraditional	DT1;Traditiona	اد		DT1;Tra	ditional			;Traditional	
Quality of Construction	Q4	raditional	Q4	1		Q4	laitionai		Q4	, maditional	
Actual Age	72		71		0	68		0	60		0
Condition	СЗ		C3			C2		-45,000	_		
Above Grade	Total Bd	rms. Baths	Total Bdrms. Baths	5	0	Total Bdrms.	Baths	0	Total E	Bdrms. Baths	
Room Count	7 4	4 2.0	6 3 2.0			6 3	2.0		8	4 3.0	-11,000
Gross Living Area		1,821 sq. ft.	2,040 s	q. ft.	-13,100		,676 sq. ft.	8,600		2,042 sq. ft.	-13,000
Basement & Finished	0sf		0sf			0sf			0sf		
Rooms Below Grade	_		A			A			_		
Functional Utility	Avera		Average			Average			Ave		
Heating/Cooling	FWA/		FWA/CAC None			FWA/CA None	1 0		Non	A/CAC	
Energy Efficient Items Garage/Carport	None 2gd2		2gd2dw			2ga2dw		0	3ga		-5,000
Porch/Patio/Deck	Patio		Patio/Deck			Patio/De	eck	0		o/Deck	-3,000
Pool Features	Pool/		No Pool		15,000		JOK	15,000			15,000
1 0011 0010100	1 00,,	<u> </u>	110 1 001		10,000	110 1 001		10,000	110 .	00.	10,000
Net Adjustment (Total)			X +	\$	52,775	X +	<u></u> - \$	36,350		+ X- \$	14,000
Adjusted Sale Price			Net Adj. 5.7%			Net Adj.	3.5%		Net A		
of Comparables			Gross Adj. 8.5%		977,775		12.0% \$	1,086,350	•		1,161,000
		CII	BJECT				COME	PARABLE SALE NO.	Г	COMPARARI	E SALE NO. 6
ITEM		501			COMPARABLE SAI	LE NO. 4			. 0	COMI ANADL	
Date of Prior Sale/Transfer		501			COMPARABLE SAI	LE NO. 4	03/17/20	022	. 5	COMI ARABE	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer						LE NO. 4	03/17/20 \$767,50	022	. 0		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		Realist		Rea	alist	LE NO. 4	03/17/20 \$767,50 Realist	022	. 5	Realist	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	Realist 08/22/2023		Rea		LE NO. 4	03/17/20 \$767,50	022	. 5		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	ce(s)	Realist 08/22/2023		Rea	alist	LE NO. 4	03/17/20 \$767,50 Realist	022	. 5	Realist	
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Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	Realist 08/22/2023		Rea	alist	LE NO. 4	03/17/20 \$767,50 Realist	022	. 5	Realist	
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Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	Realist 08/22/2023		Rea	alist	LE NO. 4	03/17/20 \$767,50 Realist	022	. 5	Realist	
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Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	Realist 08/22/2023		Rea	alist	LE NO. 4	03/17/20 \$767,50 Realist	022		Realist	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	Realist 08/22/2023		Rea	alist	LE NO. 4	03/17/20 \$767,50 Realist	022		Realist	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	Realist 08/22/2023		Rea	alist	LE NO. 4	03/17/20 \$767,50 Realist	022		Realist	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	Realist 08/22/2023		Rea	alist	LE NO. 4	03/17/20 \$767,50 Realist	022		Realist	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	Realist 08/22/2023		Rea	alist	LE NO. 4	03/17/20 \$767,50 Realist	022		Realist	

Exterior-Only Inspection Residential Appraisal Report File No. Ext821EBennett

FEATURE		SUE	BJECT	<u> </u>				SALE NO. /	CO	MPARABLE S	SALE NO. 8		COMPARABLE S	SALE NO. 9
821 E Bennett Aver				1		effen S								
Address Glendora, C	A 917	41				a, CA		' 41						
Proximity to Subject				0.63	mil	es SE								
Sale Price	\$						\$	1,049,000		\$			\$	
Sale Price/Gross Liv. Area	\$		0.00 sq. ft.	\$ 54	48.6	34 sq. ft			\$ 0.0	00 sq. ft.		\$	sq. ft.	
Data Source(s)				CRM	ILS	#TR2	315	4153;DOM 6						
Verification Source(s)				Activ	e									
VALUE ADJUSTMENTS	DE	SCI	RIPTION			RIPTION		+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing				Listir				(7.1. 3)		-	()			() a sjean a
Concessions					3									
Date of Sale/Time				Activ	'e			-10,490						
Location	N·Fee	-de	erStreet;	N;Re				0						
Leasehold/Fee Simple	Fee S			Fee		nnle		Ŭ						
Site	10518		•	9133				0						
View	N;Res		-	N;Re										
Design (Style)			ditional			dition	al							
Quality of Construction	Q4	<u>u</u>	annoniai	Q4		· cartior it	<u></u>							
Actual Age	72			68				0						
Condition	C3			C2				-45,000						
Above Grade	Total Bd		Baths		drms.	D-4h		-43,000	Total Bdrms.	D-H-		Total	Date -	
Room Count		4	2.0		4	Bath: 2.0			TOTAL BUILLS.	Baths		Total	Bdrms. Baths	
	' '	_				∠.u I, 912 s		0		oc. 6			^	
Gross Living Area	0sf		,821 sq. ft.	0sf		ı,७1∠ S	y. Il.	0		sq. ft.	1		sq. ft.	
Basement & Finished	051			USI										
Rooms Below Grade	Δυστο	000		Λ	2~1	<u> </u>								
Functional Utility	Avera FWA/			Aver										
Heating/Cooling			10			٦٠								
Energy Efficient Items	None			None		,								
Garage/Carport	2gd2d			2ga2				0						
Porch/Patio/Deck	Patio/			Patio		эск								
Pool Features	Pool/	Spa	<u>a</u>	Pool				0						
Not Adjustment (Total)				$\vdash \frown$		X -	\$	55,490						
Net Adjustment (Total)				1		-5.3%		55,490	Net Adj.	<u>-</u> \$		Net A	+	
Adjusted Sale Price of Comparables				Net Ad Gross A	-	5.3%		993,510		% % \$		Gross		
ITEM			CIT	BJECT	٦uj.	J.J /0	1 1	COMPARABLE SA			PARABLE SALE NO.	•		LE SALE NO. 9
Date of Prior Sale/Transfer				DJEGT			05/	25/2023	LL NO. 7	COIVII	ANABLE SALE NO.	. 0	COMI ARABI	LL SALL NO. 7
Price of Prior Sale/Transfer								55,000						
Data Source(s)		Ъ	ealist					alist						
Effective Date of Data Sour			8/22/2023					/22/2023						
Summary of Sales Compar							00/	22/2020						
Summary of Sales Compar	ізоп Аррі	Uac												
				-										
-													-	
-														

Uniform Appraisal Dataset Definitions

File No Ext821EBennett

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

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

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Abbreviat	ions Used in Data Sta	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
		Location	Lndfl	Landfill	
AdjPrk	Adjacent to Park				Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
				•	5
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
-	•				
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
		-			
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	· ·	Location
				Water Frontage	
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
Other App	praiser-Defined Abbre		Ī		
Other App Abbrev.	praiser-Defined Abbre Full Name	viations Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
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ADDENDUM

Borrower: Redwood Holdings LLC		File No.: Ext821EBennett				
Property Address: 821 E Bennett Avenue		Case No.:				
City: Glendora	State: CA	Zip: 91741				
Lender: Wedgewood Inc						

Legal Description

LOT COM S 631.95 FT AND E 175 FT FROM NW COR OF SE 1/4 OF NW 1/4 OF SW 1/4 OF SEC 29 T 1N R 9W TH E 80 FT WITH A UNIFORM DEPTH OF 135 FT N PART OF SE 1/4 OF NW 1/4 OF SW 1/4 OF LOT 29

Neighborhood Boundaries

Page 1

Neighborhood Description

The general neighborhood consists of predominantly one story story single family residences constructed of average quality materials. Most of the houses were built during the 40's through 70's. The dwellings reflect overall average maintenance and repair. Subject property is of similar age, design and appeal and conforms well to the surrounding area. K-6 schools and convenient shopping located within a 1 mile radius. Freeway access is located 1 mile radius. No adverse conditions noted.

Neighborhood Market Conditions

The MLS and DataQuick News Source reported increases of prices and values of 1.1% per month for first, second quarters of 2023 in the general market area. The average marketing time range was reported at 3 to 120 days, and reasonable exposure time was 15 days. Conventional financing are typically sought after in subject's area.

Source: Corelogic/Realist/DataQuick News

Extra Comments

Additional Features

Exterior inspection was performed per engagement guidelines on 08/23/2023.

Through analyzation of numerous comps through matched paired sales analysis, it was determined that the subject's reasonable marketing time was reported between 3 to 101 days, and reasonable exposure time was 23 days and deemed typical for marketing times within the subject's neighborhood market area. Thus the value conclusion presented herein still reflects a market value conclusion 3 to 101 days for the subject's general market area.

The average marketing time range was reported at 3 to 101 days, and reasonable exposure time was 23 days.

Comments on Sales Comparison

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

Through paired sales analysis the market revealed comparable sales were deemed similar in lot utility, therefore, zero dollar adjustments were warranted in the sales grid as comps were similar in overall marketability and market appeal.

The subject and comp are located on a feeder street, through paired sales analysis the market indicated homes located on a feeder street did not command lower prices/values versus homes within the interior neighborhood thus zero dollar adjustments warranted in the sales grid.

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

Through paired sales analysis the market indicated homes with pool did command higher prices/values versus homes with no pool improvement thus adjustment warranted in the sales grid.

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

Through paired sales analysis the market indicated homes within the interior did command higher prices versus homes located along feeder street, thus, zero dollar adjustments warranted in the sales grid.

Comp 1 was reported in inferior condition to kitchen/baths and was adjusted for condition, sale concession, bath count, GLA, no pool improvement.

Comp 2 was reported in similar condition to kitchen/baths/flooring and was adjusted for bath count, sale concession, GLA, no pool improvement.

Comp 3 was reported in similar condition to kitchen/baths/flooring and was adjusted for time adjustment.

Comp 4 was reported in similar condition to kitchen/baths/flooring and was adjusted for no pool improvement, time, GLA.

ADDENDUM

Borrower: Redwood Holdings LLC	File No.:	Ext821EBennett
Property Address: 821 E Bennett Avenue	Case No	.:
City: Glendora	State: CA	Zip: 91741
Lender: Wednewood Inc		

Comps 3, 4, 5 are older sales exceeding 5 months from the effective date of the appraisal however was used due to a lack of closed sales similar in GLA, marketability in the past 12 months and 2 mile radius, thus, an expanded market search was conducted and comp 5 deemed reliable.

Comp 5 was reported in superior condition (highly upgraded condition to kitchen, baths, flooring) and was adjusted for condition, time, GLA, no pool improvement.

Comp 6 was reported in similar condition to kitchen/baths/flooring and was adjusted for bath count, no pool, garage, GLA.

Comp 7 (active listing) was reported in superior condition (highly upgraded condition to kitchen, baths, flooring) and was adjusted for condition, list to sale.

Time adjustments for comps 3, 4, 5 were derived through paired sales analysis, as there were minimal recent closed sales (within the past 3 months) similar in marketability/GLA as the subject.

Comp 3 exceeded 5 months, comp 4 exceeded 5 months, comp 5 exceeded 15 months from the effective date of the inspection and were used due to a lack of closed sales similar in marketability, GLA, year built in the past 12 months and 2 mile radius.

Comp 1 contract sale date was 29 days from the effective date of appraisal report, and through paired sales analysis did not warrant a time adjustment. Comp 2 contract sale date was 56 days from the effective date of appraisal report, and through paired sales analysis did not warrant a time adjustment.

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

Through paired sales analysis the market indicated homes with 4 bedrooms did not command higher prices/values versus homes with 3 bedrooms thus zero dollar adjustments warranted in the sales grid.

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

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

Most weight to value was placed on comp 2 when considering recent date of sale, similar GLA, least gross line adjustment.

The opinion of value was not derived by averaging methodology, rather most weight to value of comparable sale 2 from sales comparison approach.

After all other adjustments were made an as-is opinion of value is \$1,033,000.

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

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

The average marketing time range was reported at 3 to 120 days, and reasonable exposure time was 15 days.

Final Reconciliation

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

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

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

Fee Disclosure: The appraiser received \$220 fee (minus \$20 technology fee applied) for this assignment.

The appraiser is based in Claremont, CA. The appraiser is located within 8 miles from the property and has 19 years appraising in the market.

On March 13, 2020, the United States Government declared a National Emergency Concerning the

ADDENDUM

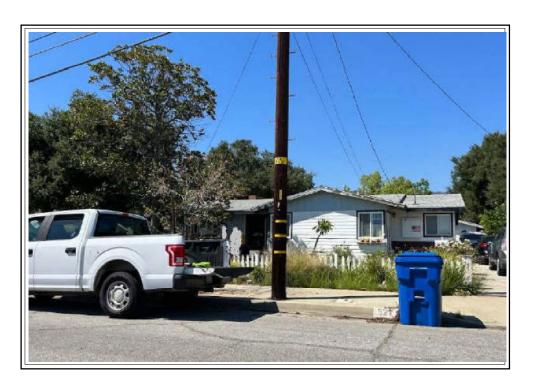
Borrower: Redwood Holdings LLC	File No.: Ext821EBennett					
Property Address: 821 E Bennett Avenue	Case No.:					
City: Glendora Lender: Wedgewood Inc	State: CA Zip: 91741					
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Novel Coronavirus Disease (COVID-19) Outbreak. The effective	date of this appraisal is after this declaration					
and is being performed using historical comparable sales and cor appraiser conclusion. Due to the rapidly changing economic cond	isidering active listing and pending sales in the					
property values (and valuation) is not currently known. The impact	ct of this outbreak also can vary from market to					
market and the appraiser has documented any known specific ma	arket conditions within the appraisal to better					
inform the client and intended users of the conditions seen at the	time of the preparation of the appraisal.					
	• •					
Addendum Page 3 of 3						

$\textbf{Market Conditions Addendum to the Appraisal Report} \qquad \textit{File No. Ext821EBennett}$

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	nditions	s prevalent in t	he sul	bject neighborh	od.	rnis is a required
addendum for all appraisal reports with an effective date on or after Property Address 821 E Bennett Avenue	fter April 1, 2009.	City Glen	dora			State (CA Zip Code	<u>91</u>	741
Borrower Redwood Holdings LLC		City Clerr	dora			tate (OA Zip Cou	3 3 1	771
Instructions: The appraiser must use the information require	ed on this form as the b	pasis for his/her concl	usions, and must prov	ride su	pport for those	conc	lusions, regardir	ng ho	using trends and
overall market conditions as reported in the Neighborhood section									
analysis as indicated below. If any required data is unavailable					-				
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident			-						-
that would be used by a prospective buyer of the subject proper		-			-				
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		,		Overall Trend		
Total # of Comparable Sales (Settled)	34	18	21	_	Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	5.67	6.00	7.00		Increasing	H	Stable		Declining
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	11 1.94	7 1.17	11 1.57		Declining Declining	H	Stable Stable		Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Decilining	<u> </u>	Overall Trend		Jilicreasing
Median Comparable Sale Price	932,500	977,000	980,000	X	Increasing	\Box	Stable	\Box	Declining
Median Comparable Sales Days on Market	20	11	11	$\overline{}$	Declining	X	Stable		Increasing
Median Comparable List Price	1,099,000	1,130,000	1,100,000		Increasing		Stable		Declining
Median Comparable Listings Days on Market	8	30	82	_	Declining	H	Stable	<u> X</u>	Increasing
Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevaler	99.00% nt? Yes X	100.00% No	102.00%		Increasing Declining	吊	Stable Stable	╠	Declining Increasing
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An analysis was performed on 73 competing									
seller concessions. This analysis shows a ch				-,					
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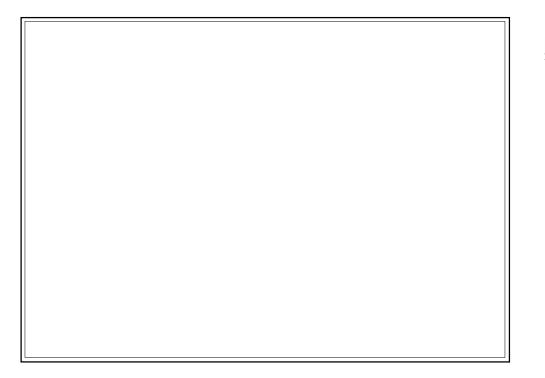
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	0.: Ext821EBennett
Property Address: 821 E Bennett Avenue	Case	No.:
City: Glendora	State: CA	Zip: 91741
Lender: Wedgewood Inc		·



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: August 23, 2023 Appraised Value: \$ 1,033,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 821 E Bennett Avenue
City: Glendora
Lender: Wedgewood Inc



COMPARABLE SALE #1

873 E Comstock Ave Glendora, CA 91741 Sale Date: s08/23;c07/23 Sale Price: \$ 980,000



COMPARABLE SALE #2

611 E Whitcomb Ave Glendora, CA 91741 Sale Date: s07/23;c06/23 Sale Price: \$ 1,025,000



COMPARABLE SALE #3

643 E Leadora Ave Glendora, CA 91741 Sale Date: s03/23;c03/23 Sale Price: \$ 975,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	0.: Ext821EBennett
Property Address: 821 E Bennett Avenue	Case	No.:
City: Glendora	State: CA	Zip: 91741
Lender: Wedgewood Inc		•



COMPARABLE SALE #4

750 E Meda Ave Glendora, CA 91741 Sale Date: s04/23;c03/23 Sale Price: \$ 925,000



COMPARABLE SALE #5

209 S Worthy Dr Glendora, CA 91741 Sale Date: s04/23;c03/23 Sale Price: \$ 1,050,000



COMPARABLE SALE #6

746 Prima Vera Rd Glendora, CA 91741 Sale Date: c08/23 Sale Price: \$ 1,175,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No	0.: Ext821EBennett	
Property Address: 821 E Bennett Avenue	Case No.:		
City: Glendora	State: CA	Zip: 91741	
Lender: Wedgewood Inc		·	_



COMPARABLE SALE #7

1116 Steffen St Glendora, CA 91741 Sale Date: Active Sale Price: \$ 1,049,000

ll in the state of

COMPARABLE SALE #8

Sale Date: Sale Price: \$

COMPARABLE SALE #9

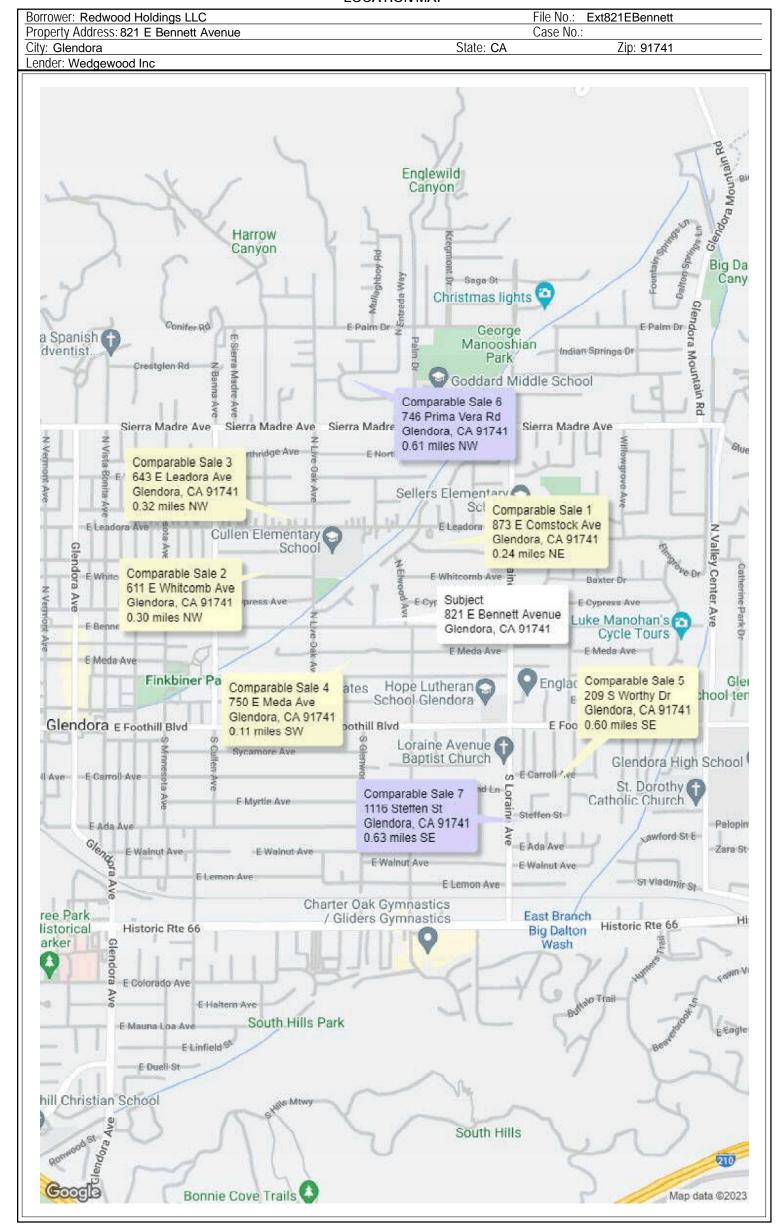
Sale Date: Sale Price: \$

PLAT MAP

Borrower: Redwood Holdings LLC
Property Address: 821 E Bennett Avenue
City: Glendora
Lender: Wedgewood Inc

8648 19 3-19-41 6-24-62 3-19-41 671/17/05/ 671/17/06/ 700923206 700923206 700923206 711203307 WHITCOMB AVE. CALE 1" =80 146.16 4 350 (25) /(970 to AVE 2)17 (B) 7 14730 Ø11 1)18 (2) 6 (B) 12 419 AVE.® 177.79 **7**/25 (5) 20 @13 CYPRESS AVE. /9579 (70) A 10 14 10 14 6 21 (104011 (II) 15 (19) 3 5 430 (5) ENWOOD N.W. 1/4 S.W. 1/4 18 2 POR. S.E. 1/4 (I) 3 (3) A (3) (8) Subject SEC. 29 ^{_}\$BENNETT AVE. CODE 4133 TRACT NO. 18208 TRACT NO. 19814 T.IN., R.9W. M.B. 802 - 61 - 62 FOR PREV. ASSM'T, SEE: COUNTY OF LOS AMGELES, CALIF.

LOCATION MAP



USPAP ADDENDUM

File No. Ext821EBennett

USPA	PADDENDUM	
Porrower, Dadward Haldings II.C		
Borrower: Redwood Holdings LLC Property Address: 821 E Bennett Avenue		
City: Glendora County: Los Ange	eles State: CA	Zip Code: 91741
Lender: Wedgewood Inc	State. OA	zip couc. <u>91741</u>
tender. ————————————————————————————————————		
APPRAISAL AND REPORT IDENTIFICATION		
This report was prepared under the following USPAP repo	orting option:	
A written report prepared und	er Standards Rule 2-2(a).	
Restricted Appraisal Report A written report prepared und	ler Standards Rule 2-2(b).	
	• •	
Decemble Functions Time		
Reasonable Exposure Time		I E
My opinion of a reasonable exposure time for the subject property at the r	narket value stated in this report is: 1	10
The average marketing time range was reported at 3 to 120 day	s and reasonable exposure tir	ne was 15 days
The average marketing time range was reported at 8 to 120 day	o, and reasonable expected in	no wao to dayo.
Additional Certifications		
X I have performed NO services, as an appraiser or in any other capa	ity, regarding the property that is the	subject of this report within the three-year
period immediately preceding acceptance of this assignment.		
☐ I HAVE performed services, as an appraiser or in another capacity,		
period immediately preceding acceptance of this assignment. Those	services are described in the comme	ents delow.
A dditi a a al Camana anta		
Additional Comments		
APPRAISER:	SUPERVISORY APPRAISI	FR (only if required):
1 1.	CC. ERVICORT ALL TRAISI	
1 <u> </u>		
Signature:	Signature:	
Name: Tamra Miller	· · · · · · · · · · · · · · · · · · ·	
Date Signed: 08/23/2023		
State Certification #: AR033837	State Certification #:	
or State License #:	or State License #:	
or Other (describe): State #:	State:	
State: CA		tion or License:
Expiration Date of Certification or License: 04/27/2024	<u>Su</u> pervisory Appr <u>ais</u> er insp	ection of Subject Prop <u>ert</u> y:
Effective Date of Appraisal: 08/23/2023		or-only from street Interior and Exterior

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HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS, CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS, PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1013963 Renewal of:

1. Named Insured: Tamra Miller

2. Address: 2615 Bonnie Brae Ave

Claremont, CA 91711

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

2022

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

4. Limit of Liability Each Claim Policy Aggregate
Damages Limit of Liability A. \$1,000,000 B. \$1,000,000

Claims Expense Limit of

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

5. Deductible (Inclusive of Claims Expenses):

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

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

7. Retroactive Date: October 21, 2022

2. Hellog

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

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

Email: budsondaims300@budsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: OREP Insurance Services, LLC

(888) 347-5273

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

President

Secretary

PRA100 (01/20)

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Lender: Wedgewood Inc Case No.: State: CA Zip: 91741



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

Tamra M. Miller

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

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 033837 Certification Law.

Date Expires: Effective Date:

April 28, 2022 April 27, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3062162

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PROPERTY TRANSFER HISTORY

* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY * (may include properties that were considered but not utilized as comparables)

701 E Dalton Ave

-Transferred on 07/12/2023 for \$0. It transferred from Asquith Carol J to Owner Record and was a Affidavit (Document #456082).

873 E Comstock Ave

-Transferred on 06/21/2023 for \$0. It transferred from Guillaume Gordon R to Guillaume Family Trust and was a Affidavit (Document #404462).

611 E Whitcomb Ave

-Transferred on 07/18/2023 for \$0. It transferred from Durston Melville W and Adele A to Durston M W and A A Trust and was a Affidavit (Document #470684).

643 E Leadora Ave

-No transfer history.

746 Prima Vera Rd

-No transfer history.

1116 Steffen St

-Transferred on 05/25/2023 for \$755,000. It transferred from Hull R Casey to Ah Properties I Inc and was a Grant Deed (Document #341369).

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Appraiser.	Supervisory Appraiser:
10-10	
Name:	Name:

AERIAL MAP

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