## Exterior-Only Inspection Residential Appraisal Report File No. 3PP146CC

Th	e purpose of this summary appraisal report is t	o provide the lender/o	client with an ac	ccurate, and adequately si	upportea,	opinion of the ma	arket valu	ie of the subje	ect property. I
	Property Address 3521 Marlesta Dr	<u>'</u>		City San Diego				ip Code <b>921</b> 1	
	Borrower RedWood Holdings LLC	Owner	r of Public Record	Jones Rachel Trust	(03-14-		nty San I	•	
	Legal Description Lot 60 Map 4635	Owner	or r abile receira	CONCO TRACTICI TTACK	(00 11	01) 0001	ny Carri	<u> Jiogo</u>	
	Assessor's Parcel # 420-573-09-00			Tax Year 2023		DE	Taxes \$ 7	763	
CT	Neighborhood Name Clairemont			Map Reference 1248J4			sus Tract (	085.10	
SUBJEC	Occupant Owner Tenant X Vacant		al Assessments \$	0	P	UD HOA \$ <b>0</b>		per year	per month
5	Property Rights Appraised X Fee Simple		er (describe)						
တ	Assignment Type Purchase Transaction	Refinance Transaction	X Other (desc	cribe) Asset Valuation					
	Lender/Client Wedgewood Inc	Addre	ss <b>2015 Man</b>	hattan Beach Blvd Si	uite 100	, Redondo Be	ach, C	A 90278	
	Is the subject property currently offered for sale or ha								
	Report data source(s) used, offering price(s), and dat							123 for	
	\$945,000;CRMLS#230016627SD;	c(3). <u>DOW 3,000</u>	cot was liste	011 00/20/2020 101	ψυσυ,σι	70. It 30Id 011 t	33/03/2	020 101	
				5. II II II	C.I				
	I did did not analyze the contract for sale f	or the subject purchase t	ransaction. Expla	in the results of the analysis o	t the contra	act for sale or why th	ne analysis	was not perforr	med.
5									
RAC	Contract Price \$ Date of Contr	act	Is the property s	seller the owner of public reco	rd?	Yes No D	ata Source	(s)	
Ē	Is there any financial assistance (loan charges, sale of					<del></del>	$\overline{}$	es No	
CONT		-	payment assistan	cc, cic., to be paid by dify pai	ty on bendi	ii oi tiic boilowei :	∪.	c3	
O	If Yes, report the total dollar amount and describe the	items to be paid.							
	Note: Race and the racial composition of the neig	hborhood are not appr	aisal factors.						
١	Neighborhood Characteristics			ousing Trends		One-Unit Housi	ing	Present Lar	nd Use %
١		Dranart : 1/-1:		<u>_</u>	linina				
ı		Property Values	$\equiv$		lining			ne-Unit	80 %
٥	Built-Up X Over 75% 25-75% Under	117	=		r Supply		,	-4 Unit	%
RHOOD	Growth Rapid X Stable Slow		X Under 3 mtl		r 6 mths	650 Low	48 1	Multi-Family	10 %
되	Neighborhood Boundaries East Ashford St,	North: Balboa Ave	e, West: Ger	nesee Ave, & South:	Mesa	1,500 High	65	Commercial	5 %
ő	College Dr.			,		992 Pred.		ther Vacant	
9	Neighborhood Description The subject is loc	atad in the Claire	mont oron o	f Can Diago, approv	6 mile				
EIGHBO					. o mile	S NOTH OF DO	wntown	San Diego	).
뿔	Schools, religious facilities, shopping	, and most consu	mer services	s are nearby.					
	Market Conditions (including support for the above co	onclusions) Loan Dis	scounts, Inte	erest Buydowns, and	Conces	ssions are kno	wn to c	ccur in this	market.
	The Real estate market in this area is								
	The real sector manner in time area is	gonorany otable		5p.j/ a.ca.i.a ico.i.c ic					
=	07:450:00:40:440		0 -4	O. I	.1		NF	<b>\</b>	
	Dimensions 67x158x68x13x113	Area <b>820</b>		Shape Irregu	ular		View N;F	kes;	
	Specific Zoning Classification RS-1-7			Family Residential					
	Zoning Compliance X Legal Legal Nonc	onforming (Grandfathere	d Use) 🔲 No	Zoning Ullegal (descri	be)				
	Is the highest and best use of the subject property as								
			ed ber blans and s	pecifications) the present use	?  X	Yes No If	No. descr	be.	
		improved (or as propose	ed per pians and s	pecifications) the present use	? ( <u>X</u>	Yes No If	No, descr	be	
		miprovou (or us propose			? ( <u>X</u>				
	Utilities Public Other (describe)		Public	Other (describe)	? ( <u>X</u>	Off-site Improver	ments—Ty	/pe Publ	$\overline{}$
ΞE	Electricity X	Water	Public		? <u>X</u>	Off-site Improver	ments—Ty		-
SITE	Electricity X Gas X	Water Sanitary Sev	Public X	Other (describe)		Off-site Improver Street Asphalt Alley None	ments—T <u>y</u>	ype Publ	
SITE	Electricity X	Water Sanitary Sev Jo FEMA Flood Zone	Public X wer X	Other (describe)	? <u>X</u> 73C161	Off-site Improver Street Asphalt Alley None	ments—T <u>y</u>	/pe Publ	
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SITE	Electricity X Gas X Y Yes X N FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for t	Water Sanitary Sev No FEMA Flood Zone he market area? X	Public X wer X X Yes No	Other (describe)  FEMA Map # 0607  If No, describe.	73C1610	Off-site Improver Street Asphalt Alley None 6G FEMA	ments—Ty Map Date	/pe Publ X 05/16/201	
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## Exterior-Only Inspection Residential Appraisal Report File No. 3PP146CC

There are 3 compa	rable prop	perties currently of	fered for sal	le in the su	ubject	neighborhood rang	ing in price	e from \$	975,	000 to \$	1,49	9,888 .	
There are 35 compa	rable sale	s in the subject ne	ighborhood	within the	past	twelve months rang	ing in sale	price from	\$	675,000	to \$	1,440,000	
FEATURE		SUBJECT	CC	OMPARAB	BLE S	ALE NO. 1	(	COMPARA	BLE S	ALE NO. 2		COMPARABLE S	SALE NO. 3
3521 Marlesta Dr			7281 B	eagle S	St		3865 I	Marlesta	a Dr		6548	Mount Adelb	ert Dr
Address San Diego,	CA 921	111	San Die	ego, CA	92	111	San D	iego, C	4 92	111	San [	Diego, CA 92	111
Proximity to Subject			0.42 mi					niles NE				miles NW	
Sale Price	\$				\$	1,020,000			\$	992,000		\$	930,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 622.	33 sa ft	Ė	, ,	\$ 758	3.41 sq. ft	_	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$ 55	9.23 sq. ft.	
Data Source(s)	Ť	3133 34.11.				37SD;DOM 5				77SD:DOM 4			95SD;DOM 5
Verification Source(s)			Doc#14					219201				171188 06/3	
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION				CRIPTION				SCRIPTION	
	DE	SCRIPTION	ArmLth			+(-) \$ Adjustment	ArmLt			+(-) \$ Adjustment	ArmL		+(-) \$ Adjustment
Sale or Financing						4 000	1						
Concessions			Conv;10			-1,000	<u> </u>				Cash		
Date of Sale/Time			s06/23;	c05/23			1	3;c07/23	3		<del>                                     </del>	3;c06/23	
Location	N;Res		N;Res;				N;Res			-20,000	,		
Leasehold/Fee Simple	Fee S		Fee Sin	nple			Fee S				Fee S	Simple	
Site	8200		6200 sf	!		4,000	5500 s			5,000			-2,000
View	N;Res	3;	N;Res;				N;Res	;			N;Re	s;	
Design (Style)	DT1.0	);Bungalow	DT1.0;E	Bungalo	ow		DT1.0	;Bungal	ow		DT1.0	D;Bungalow	
Quality of Construction	Q4		Q4	•			Q4				Q4		
Actual Age	62		65			0	63			0	62		
Condition	C4		C3			-30,000				-30,000			10,000
Above Grade	Total Bdr	rms. Baths	Total Bdrms	. Baths		-5,000		ns. Bath	ıc	5,000		lrms. Baths	5,000
Room Count	-	4 2.1	7 4	3.0	_	0,000	7 4			0,000		3 2.0	0,000
Gross Living Area 125	<b>-</b>	1,620 sq. ft.		1,639 so		-2,500	<del>  '   4</del>	1,308		39,000	<b>-</b>	1,663 sq. ft.	-5,500
	Oct	1,020 Sq. II.		1,039 SC	y. It.	-2,500	Oct	1,300 9	sy. Il.	39,000	Oct	1,003 Sq. ff.	-5,500
Basement & Finished	0sf	l	0sf				0sf				0sf		
Rooms Below Grade	<u> </u>				_		_				_		
Functional Utility	Avera		Average		_		Averag				Avera		
Heating/Cooling	Fau,N		Fau,Ce	ntral		-3,000		one			Fau,N		
Energy Efficient Items	None		Solar			-10,000					None		
Garage/Carport	2gd2d		2ga2dw	/		0	2ga2d			0	2ga2		0
Porch/Patio/Deck	Patio		Patio				Cov P	atio		-3,000	Patio		
Fireplace	1 Fire	place	1 Firepl	lace			1 Fire	place			1 Fire	eplace	
Pool	None		None				None				None		
Net Adjustment (Total)			<b></b> +	X -	Ts	47,500	<b>—</b>	X -	\$	4,000	X +		7,500
Trochia dominoria (Total)			Net Adj.	-4.7%	<u> </u>	,000		-0.4%		.,000	Net Adj		.,000
					1		I Not Adi						
Adjusted Sale Price			1 1			972 500	Net Adj.			088 000	,		037 500
Adjusted Sale Price of Comparables	search the	e sale or transfer hi	Gross Adj.	5.4%	\$	972,500 y and comparable s	Gross Ad	j. 10.3%		988,000	,		937,500
Adjusted Sale Price of Comparables  I X did did not res  My research X did Data source(s) Corelog My research did X	did not rogic	reveal any prior sal	Gross Adj. istory of the	5.4% subject pro	\$ copert		Gross Ad ales. If not ree years	j. 10.3% t, explain prior to the	effect	ive date of this appr	Gross A		937,500
Adjusted Sale Price of Comparables  I X did did not res  My research X did Data source(s) Corelo My research did X Data source(s) Corelo	did not rogic did not rogic	reveal any prior sal reveal any prior sal	Gross Adj. istory of the les or transfe	5.4% subject pro	subjections	y and comparable s ct property for the th arable sales for the	Gross Ad ales. If not ree years year prior	j. 10.3% t, explain prior to the	effect	ive date of this appr e of the comparable	Gross A aisal. sale.	dj. 2.4%   \$	937,500
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## **Exterior-Only Inspection Residential Appraisal Report**

File No. 3PP146CC

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.' Market value means 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 and 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 acting in what they consider their own best interests; 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 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. 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. I have considered relevant competitive listings/contract offerings in performing this appriasal, and any trend indicated by that data is supported by the listing/offering information included in this report. I have performed no Appraisal 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. This appraisal was prepared in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice. The appraisal was prepared in accordance with the requirements of the Title X1 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended (12 U.S.C. 331 es seq.) and any implementing regulations. This is an Appraisal Report. The Highest and Best Use of the subject is "as is". No other use would be financially feasible, legally permissible, or legally Possible. ESTIMATED EXPOSURE TIME: is 3 Months. **SEARCH PARAMETERS:** The search parameters include all homes in the subject's defined neighborhood in the past year, 1300-1900sf Clear Capital AMC #1256 COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The cost approach is not applicable as this is a drive by OPINION OF SITE VALUE ..... = \$ ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Dwellina Sa. Ft. @ \$ Quality rating from cost service Sq. Ft. @ \$ Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Garage/Carport Sq. Ft. @ \$ ..... = \$ Total Estimate of Cost-New Functional Less 50 Physical External Depreciation = \$ ( Depreciated Cost of Improvements ...... 50 Years | INDICATED VALUE BY COST APPROACH. Estimated Remaining Economic Life (HUD and VA only) = \$ INCOME APPROACH TO VALUE (not required by Fannie Mae) X Gross Rent Multiplier Estimated Monthly Market Rent \$ Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) The income approach is not applicable as homes in this area are not typically purchased for income potential. PROJECT INFORMATION FOR PUDs (if applicable) Yes No Unit type(s) Detached Attached Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal name of project Total number of units sold Total number of phases Total number of units Total number of units rented Total number of units for sale Yes No If Yes, date of conversion Was the project created by the conversion of an existing building(s) into a PUD? Does the project contain any multi-dwelling units? Yes No Data source(s) Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. Yes No If Yes describe the rental terms and options Are the common elements leased to or by the Homeowners' Association? Describe common elements and recreational facilities.

## **Exterior-Only Inspection Residential Appraisal Report**

File No. 3PP146CC

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.

### Exterior-Only Inspection Residential Appraisal Report File No. 3PP146CC

#### 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).

### Exterior-Only Inspection Residential Appraisal Report

File No. 3PP146CC

- 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
and the same	
Signature	Signature
Name Todd Lackner	Name
Company Name The Lackner Group	Company Name
Company Address PO Box 5005 Pmb #193	Company Address
Rancho Santa Fe, CA 92067-5005	
Telephone Number 619-316-9088	Telephone Number
Email Address TheLacknergrp@Gmail.com	Email Address
Date of Signature and Report 09/09/2023	Date of Signature
Effective Date of Appraisal 09/06/2023	State Certification #
State Certification # AR005697	or State License #
or State License #	State
or State License # State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 06/25/2025	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
3521 Marlesta Dr	Did not inspect exterior subject property
CA	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 975,000	
· · · · · · · · · · · · · · · · · · ·	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

## Exterior-Only Inspection Residential Appraisal Report File No. 3PP146CC

FEATURE	SI	UBJECT		MPARAR	RIFS	SALE NO. 4	CON	MPARABLE S	SALE NO. 5		COMPARABLE	SALE NO 6
3521 Marlesta Dr	] 30	OBJECT				tine Ave	3831 Ro		DALL NO. 3		JOINII AINADEL	SALL NO. 0
	CA 021	11	San Die				1	3611 <i>a</i> Ct 30, CA 92	0111			
Address San Diego,	CA 921	11				.111			2111			
Proximity to Subject			0.47 mi	ies invv	_		0.71 mile					
Sale Price	\$				\$	1,075,000		\$	995,000		\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 733.	29 sq. ft.			\$ 649.4	8 sq. ft.		\$	sq. ft.	
Data Source(s)			CRMLS	#23000	077	77SD;DOM 5	CRMLS#	PTP230	1974;DOM 62			
Verification Source(s)			Doc#13	6681 (	05/2	25/2023	Doc#N/a					
VALUE ADJUSTMENTS	DEC	CRIPTION		RIPTION	<u> </u>	+(-) \$ Adjustment	DESCR		+(-) \$ Adjustment	DES	CRIPTION	() © Adjustment
	DES	CKIFTION				+(-) \$ Adjustment		IFTION	+(-) \$ Adjustment	DES	CKIFTION	+(-) \$ Adjustment
Sale or Financing			ArmLth				Listing					
Concessions			Conv;3			-3,125						
Date of Sale/Time			s05/23;	c05/23			c06/23					
Location	N;Res;		N;Res;0	Cldsc		-20,000	N;Res;C	ldsc	-20,000			
Leasehold/Fee Simple	Fee Si	mple	Fee Sin			,	Fee Sim		,			
Site	8200 s		7300 sf			2 000	6900 sf	p.10	2,000			
	-					2,000			2,000			
View	N;Res;		N;Res;				N;Res;					
Design (Style)	DT1.0;	Bungalow	DT1.0;E	Bungalo	)W		DT1.0;B	ungalow				
Quality of Construction	Q4		Q4				Q4					
Actual Age	62		55			0			0			
Condition	C4		C4				C4					
		1			-	F 000			F 000			
Above Grade	Total Bdrm		Total Bdrms.			5,000		Baths	5,000	Total Bdrn	ns. Baths	
Room Count	7 4		7 4	2.0	_		6 3	2.0	0			
Gross Living Area 125	L_	<b>1,620</b> sq. ft.	<u> </u>	<b>1,466</b> so	q. ft.	19,000	<u> </u>	,532 sq. ft.	11,000	<u></u>	sq. ft	
Basement & Finished	0sf		0sf				0sf					
Rooms Below Grade												
	Λ	-	A				Λ.,					
Functional Utility	Averag		Average			= · ·	Average					
Heating/Cooling	Fau,No	one	Fau,Ce	ntral		-3,000	Fau,Non	е				
Energy Efficient Items	None		None		_		None					<u>                                       </u>
Garage/Carport	2gd2dv	w	2ga2dw	/		0	2ga2dw		0		_	
Porch/Patio/Deck	Patio		Enclsd			-5,000						
-		loos	+			-5,000						
Fireplace	1 Firep	nace	1 Firepl	ace			1 Firepla	ice				
Pool	None		None				None					
Net Adjustment (Total)				X -	\$	5,125	+	X - \$	2,000			
Adjusted Sale Price			Net Adj.	-0.5%		•		-0.2%	•	Net Adj.	%	
of Comparables			Gross Adj.	5.3%	1	1,069,875		3.8% \$	993,000			
ITEM				5.5%		1,009,673		1				
			BJECT			COMPADADIE CA		COM	PARABLE SALE NO	. O	COMPARAL	BLE SALE NO. 6
						COMPARABLE SA	ILE NO. 4					
Date of Prior Sale/Transfer		09/05/2023				COMPARABLE SA	LE NO. 4					
Date of Prior Sale/Transfer Price of Prior Sale/Transfer	. (	09/05/2023 \$945,000				COMPARABLE SA	LE NO. 4					
Price of Prior Sale/Transfer  Data Source(s)	. (	09/05/2023	t				LE NO. 4	Black K	night			
Price of Prior Sale/Transfer  Data Source(s)	. ;	09/05/2023 \$945,000 Black Knigh	t		Bla	ck Knight	LE NO. 4	Black K 09/06/20				
Price of Prior Sale/Transfer  Data Source(s)	ce(s)	09/05/2023 \$945,000 Black Knigh 09/06/2023			Bla 09/	ick Knight 06/2023		09/06/2	023	ale is k		a cul de sac
Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Sour  Summary of Sales Compar	ce(s)	09/05/2023 \$945,000 Black Knigh 09/06/2023 ach Comp	#4 has a		Bla 09/	ick Knight 06/2023		09/06/2	023	ale, is lo		a cul de sac
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#### **Uniform Appraisal Dataset Definitions**

File No. 3PP146CC

#### 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.

## **Uniform Appraisal Dataset Definitions**

File No. 3PP146CC

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

## **ADDENDUM**

Borrower: RedWood Holdings LLC	File No.: 3PP146CC
Property Address: 3521 Marlesta Dr	Case No.:
City: San Diego	State: CA Zip: 92111
Lender: Wedgewood Inc	
The highest and best use of the subject property is "as is".	No other use would be logical. No other use is permitted or
feasible.	
The state of California has recently synarianced actactrophi	is wildfired. The authors and autrounding area has not been
The state of California has recently experienced catastrophic physically affected. The wildfires were nowhere near the state of California has recently experienced catastrophic	whicet
Neighborhood Boundaries	ubject.
The subject is located in of San Diego, approx. miles	of Downtown San Di
The subject is located in the of San Diego, approx. Times	or bowntown dair bi
A 11	hum Page 1 of 1

## Market Conditions Addendum to the Appraisal Report File No. 3PP146CC

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	nditio	ns prevalent in th	ne su	ıbject neighborho	od. T	his is a required
addendum for all appraisal reports with an effective date on or af Property Address <b>3521 Marlesta Dr</b>	ter April 1, 2009.	City San I	Diego		Si	tate	CA Zip Code	92	111
Borrower RedWood Holdings LLC		Oily Carri	Jiego			iaic	Ort Zip couc	- 52	111
Instructions: The appraiser must use the information require	ed on this form as the b	nasis for his/her concl	isions, and must prov	ide s	unnort for those	cond	clusions regardin	ıa hoi	ising 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				as sea	asonal markets,			<u>eclos</u>	ures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		1		Overall Trend	ī	D. II.
Total # of Comparable Sales (Settled)	20	8	7	$\sqsubseteq$	Increasing	Ļ	Stable		Declining
Absorption Rate (Total Sales/Months)	3.33	2.67	2.33	=	Increasing	L	Stable	W	Declining
Total # of Comparable Active Listings	1	1	3	=	Declining	X			Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.30	0.37	1.29		Declining	X	Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Overall Trend	т=	
Median Comparable Sale Price	905,000	1,000,000	969,000	=	Increasing	X	Stable		Declining
Median Comparable Sales Days on Market	23	9	5	X	Declining		Stable		Increasing
Median Comparable List Price	725,900	850,000	1,199,900	X	Increasing		Stable		Declining
Median Comparable Listings Days on Market	77	6	15		Declining	X	Stable		Increasing
Median Sale Price as % of List Price	95.31%	100.60%	97.39%		Increasing	X	Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No			Declining	X	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m		tributions increased f	rom 3% to 5% increa	_		_	,	n fee	
Few sales above include some form of seller									
be "Statistically Insignificant".	001100001011.	io trona io motoc	rado to trio idoi	. 01	1000m data	ui	a arry trona	11010	sa woala
be Statistically magnificant.									
								—	
	V								
	Yes X No If	yes, explain (including	the trends in listings a	and sa	ales of foreclosed	d pro	perties).		
Foreclosures are not a factor in this market.									
Cite data sources for above information. CRMLS, Profes	sional appraisal	experience.							
		•							
Summarize the above information as support for your conclus	cions in the Neighbor	hood soction of the a	opraisal roport form	If you	Lucod any addi	tion	al information su	ıch a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	-			-	-	tioni	ii iiiioiiiiatioii, so	icii a.	s an analysis of
			ion and support for yo	Jul CO	HCIUSIONS.				
Based on the data shown above, the subject's	s market is now	stable.							
If the subject is a unit in a condominium or cooperativ	e project , complet	te the following:			Project	Na	me:		
Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		•		Overall Trend		
Total # of Comparable Sales (Settled)					Increasing		Stable	$\Box$	Declining
Absorption Rate (Total Sales/Months)				$\equiv$	Increasing	┢	Stable	H	Declining
•						⊬	Stable	H	
Total # of Active Comparable Listings					Declining	┞	2	₩	Increasing
Months of Unit Supply (Total Listings/Ab. Rate)	V		(550		Declining	<u></u>	Stable	با	Increasing
Are foreclosure sales (REO sales) a factor in the project?	Yes No If	yes, indicate the numb	er of REO listings and	expl	ain the trends in	ııstir	igs and sales of fo	reclo	sea properties.
Summarize the above trends and address the impact on the subj	ect unit and project.								
	,	-							
								—	
								—	
APPRAISER		SUPI	ERVISORY API	PR/	AISER (ONL	_Y	IF REQUIRE	ED)	
/ <b>1</b> )									
Signature 7		Signa	ature						
Name Todd Lackner		Nam	e						
Company Name The Lackner Group		Com	oany Name						
Company Address PO Box 5005 Pmb #193	3	Com	pany Address						
Rancho Santa Fe, CA 92067-5005	<u>-</u>		-any nadiess _						
State License/Certification # AR005697	C+a+= C A	<u>Ctata</u>	License/Cartie	OC+:	on #			State	
	State CA		License/Certific	udil	UII #			الماد	<u> </u>
Email Address TheLacknergrp@Gmail.cor	H	⊨mai	l Address						

## SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: RedWood Holdings LLC
 File No.: 3PP146CC

 Property Address: 3521 Marlesta Dr
 Case No.:

 City: San Diego
 State: CA
 Zip: 92111

 Lender: Wedgewood Inc
 Tender: Wedgewood Inc



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: September 6, 2023 Appraised Value: \$ 975,000



## REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

## COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: RedWood Holdings LLC
 File No.: 3PP146CC

 Property Address: 3521 Marlesta Dr
 Case No.:

 City: San Diego
 State: CA
 Zip: 92111

 Lender: Wedgewood Inc
 Case No.:
 City: 92111



## COMPARABLE SALE #1

7281 Beagle St San Diego, CA 92111 Sale Date: s06/23;c05/23 Sale Price: \$ 1,020,000



#### COMPARABLE SALE #2

3865 Marlesta Dr San Diego, CA 92111 Sale Date: s08/23;c07/23 Sale Price: \$ 992,000



## COMPARABLE SALE #3

6548 Mount Adelbert Dr San Diego, CA 92111 Sale Date: s06/23;c06/23 Sale Price: \$ 930,000

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: RedWood Holdings LLC	File f	No.: 3PP146CC
Property Address: 3521 Marlesta Dr	Case	e No.:
City: San Diego	State: CA	Zip: 92111
Lender: Wedgewood Inc		•



## COMPARABLE SALE #4

3808 Mount Albertine Ave San Diego, CA 92111 Sale Date: s05/23;c05/23 Sale Price: \$ 1,075,000



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

3831 Rosetta Ct San Diego, CA 92111 Sale Date: c06/23 Sale Price: \$ 995,000

## COMPARABLE SALE #6

Sale Date: Sale Price: \$ Borrower: RedWood Holdings LLC
Property Address: 3521 Marlesta Dr
City: San Diego
State: CA
Lender: Wedgewood Inc



Living Rm



Kitchen



Dining Rm

Borrower: RedWood Holdings LLC
Property Address: 3521 Marlesta Dr
City: San Diego
State: CA
Lender: Wedgewood Inc



Bath

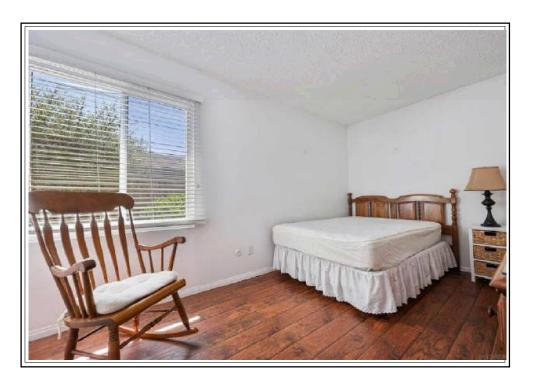


Bath

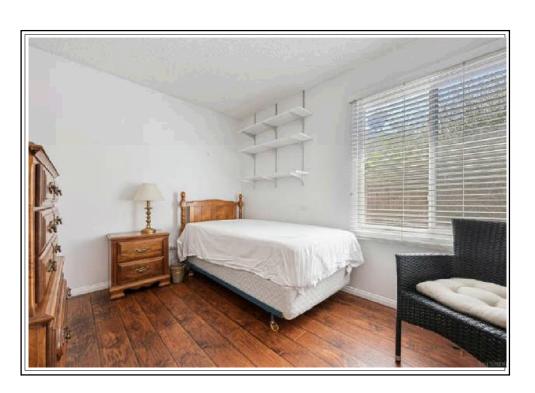


Half Bath

Borrower: RedWood Holdings LLC
Property Address: 3521 Marlesta Dr
City: San Diego
State: CA
Lender: Wedgewood Inc



Bedroom



Bedroom

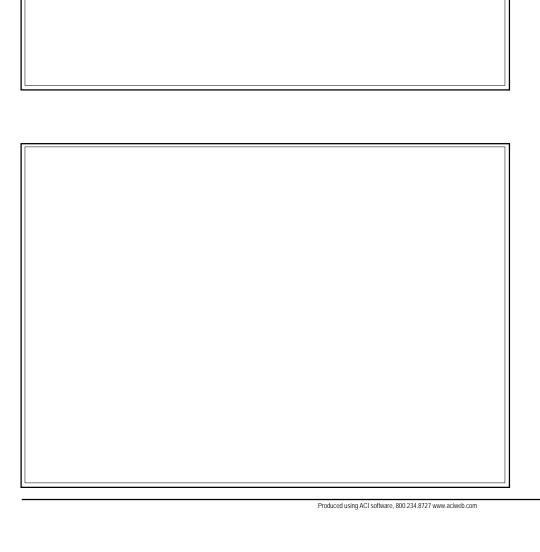


Bedroom

Borrower: RedWood Holdings LLC	File N	0.: 3PP146CC	
Property Address: 3521 Marlesta Dr	Case	No.:	
City: San Diego	State: CA	Zip: 92111	
Landar: Wadaawaad Inc		•	



Bedroom



#### **PLAT MAP**

Borrower: RedWood Holdings LLC File No.: 3PP146CC Property Address: 3521 Marlesta Dr City: San Diego Case No.: State: CA Zip: 92111 Lender: Wedgewood Inc  $\oplus$ - MISSION VILLAGE MEST UNIT NO. - PUEBLO LANDS MAP MM THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN, ASSESSOR'S PARCELS MAY NOT COMPLY WITH LOCAL SUBDIVISION OR BUILDING ORDINANCES. (3) POR LOT 1213 (1) 11 10 AC 86 574 20 8(4) 93 2(E) 86 573 333 386 MARLESTA 162 \$ 085-024

#### **LOCATION MAP**

Borrower: RedWood Holdings LLC File No.: 3PP146CC Property Address: 3521 Marlesta Dr Case No.: City: San Diego State: CA Zip: 92111 Lender: Wedgewood Inc Warlsawk Way Clairemont Mesa Blvd Clairemont Mesa Blvd Mt Abemathy Ave LA Fitness Madison High School Raythe Channing St Sequoia tary School Triana St Ronson Rd Lafayette Elementary School Bellvale Ave Engineer Rd Olive Chandler Dr Grove Pk Opportunity Rd 4 Balbon Alms Or Dagget St Comparable Sale 3 6548 Mount Adelbert Dr San Diego, CA 92111 Center of 24 Hour Fitness CLAIREMOI 0.73 miles NW go (ICSD) Balboa Ave Armour St MESA EAS Comparable Sale 2 0 14 3865 Marlesta Dr Mt Ada Rd Comparable Sale 5 San Diego, CA 92111 bool 3831 Rosetta Ct rman Dr Comparable Sale 4 getit St 0.58 miles NE San Diego, CA 92111 3808 Mount Albertine Ave The San Diego, CA 92111 0.71 miles NE Apartmen 0.47 miles NW heh'ord St ∕lesa Shoreline Church PARM OSTION ST Salizar St Mount Rockglen Av Ross Flementary Acadia Pk Comparable Sale 1 Subject 7281 Beagle St 3521 Marlesta Dr San Diego, CA 92111 San Diego, CA 92111 iley School as wa 0.42 miles SE Vista Beagle St Stalmer St Bevis St Arillo St San Diego Mesa College Baltio St Mesa College Admission Clairemont Athletic Area (163) Kearny Mesa Recreation Center Mesa College Cif Mesa Colleg Mesa College Dr Kearny Mesa Pk Sharp Memorial Hospital ( Frost St. Rady Children's Hospital - San Diego amres Dr Juvenile Linda Vista Vista Hill Ave Elementary School Linda Vista Skate Park and Dr Google Map data @2023 Google

Borrower: RedWood Holdings LLC File No.: 3PP146CC Property Address: 3521 Marlesta Dr City: San Diego Lender: Wedgewood Inc Case No.: State: CA Zip: 92111 This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and has successfully met the requirements for a license as a residential real estate appraiser in the State of Angela Jemmott, Bureau Chief, BREA June 26, 2023 June 25, 2025 REAL ESTATE APPRAISER LICENSE BUREAU OF REAL ESTATE APPRAISERS Business, Consumer Services & Housing Agency "Certified Residential Real Estate Appraiser" Effective Date: Date Expires: AR 005697 Todd R. Lackner BREA APPRAISER IDENTIFICATION NUMBER: California and is, therefore, entitled to use the title: Certification Law.

Borrower: RedWood Holdings LLC	Fil	e No.: 3PP146CC
Property Address: 3521 Marlesta Dr	Ca	ase No.:
City: San Diego	State: CA	Zip: 92111
London Wadaning ad Inc		

∟ender: Wedgewood Ind



#### DECLARATIONS

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

## THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

□ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP4117936-22 Renewal of: RAP4117936-21

Herbert H. Landy Insurance Agency Inc. Program Administrator:

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Todd Lackner

Item 2. Address: 6536 Friars Rd #202 San Diego, CA 92108 City, State, Zip Code:

10/10/2022 10/10/2023 Item 3. Policy Period: From

riod: From 10/10/2022 To 10/10/2023 (Month, Day, Year) (Month, Day, Year) (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability:

Damages Limit of Liability - Each Claim A. \$ 1,000,000

B. S 1,000,000 Claim Expenses Limit of Liability - Each Claim

2,000,000 C. \$ Damages Limit of Liability - Policy Aggregate

2,000,000 D. \$ Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$ 500 Each Claim

B. \$ 1,000 Aggregate

Item 6. Premium: \$ 967.00

Item 7. Retroactive Date (if applicable): 10/10/2000

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (08/12)

D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

Keep a trapuone

## USPAP ADDENDUM

File No. 3PP146CC

Borrower: RedWood Holdings LLC			
Property Address: 3521 Marlesta D			
City: San Diego	County: San Diego	State: CA	Zip Code: <b>92111</b>
Lender/Client: Wedgewood Inc	Outling. Diego	State. <u>G/1</u>	Zip code. <u>32111</u>
Zeriden einen voageweed ine			
APPRAISAL AND REPORT II This appraisal report is one of the follor Appraisal Report Restricted Appraisal Report		nents of the Restricted Appraisal R client. This is a Restricted Apprais	eport option of USPAP Standards Rule 2-2(b). sal Report and the rationale for how the
<ul> <li>analyses, opinions, and conclusions</li> <li>I have no (or the specified) present the parties involved.</li> <li>I have no bias with respect to the present that the present in this assignment.</li> <li>My compensation for completing the cause of the client, the amount intended use of this appraisal.</li> <li>My analyses, opinions, and conclusions</li> </ul>	ge and belief: this report are true and correct. conclusions are limited only by the reported assum	edetermined results. ent or reporting of a predeterminesult, or the occurrence of a sured. In conformity with the Universe.	pecified) personal interest with respect to need value or direction in value that favors absequent event directly related to the form Standards of Professional Appraisal
• Tilis appraisai report was prepared	in accordance with the requirements of Title XI of F	IRREA and any implementing i	eguiations.
immediately preceding acceptanc  I HAVE performed services, as ar immediately preceding acceptanc  PROPERTY INSPECTION  I have NOT made a personal insp	a appraiser or in another capacity, regarding the prope of this assignment. Those services are described ection of the property that is the subject of this repo	perty that is subject of this repo in the comments below.	
	on of the property that is the subject of this report.		
	ed significant real property appraisal assistance to talong with a summary of the extent of the assistance		tion. If anyone did provide significant
ADDITIONAL COMMENTS Additional USPAP related issues requi	ring disclosure and/or any state mandated requirem	ents:	
	OCUDE TIME FOR THE CUR LEGE PR		
X A reasonable marketing time for the X A reasonable exposure time for the X A reason		DPERIY market conditions pertinent to t	he appraisal assignment.
APPRAISER:	SUPE	RVISORY APPRAISER (only	rifrequired):
State Certification #: AR005697 or State License #: or Other (describe):	Name:   Date S	igned: Certification #: e License #: ion Date of Certification or Lice	ense:
Expiration Date of Certification or Lice Effective Date of Appraisal: 09/06/20	978e: OO/20/2020 Superv D23 Div	isory Appraiser inspection of S	Subject Property:  m. street

## Appraiser Independence Certification File No.: 3PP146CC

Borrower:	RedWood Holdings LLC			
Property Address:	3521 Marlesta Dr			
City:	San Diego	County: San Diego	State: CA	Zip Code: <b>92111</b>
Lender/Client:	Wedgewood Inc			

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;

**Additional Comments:** 

- 2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
- 3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
- 4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
- 5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
- 6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
- 7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
- 8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

APPRAISER:	SUPERVISORY APPRAISER (only if required):
APPRAISER:	SUPERVISORY APPRAISER (only if required):
$-\mathcal{P}$	
Signature:	Signature:
Signature: Name: Todd Lackner	Signature: Name:
Signature:  Name: Date Signed:  09/09/2023	Signature: Name: Date Signed:
Signature: Name: Todd Lackner	Signature: Name:
Signature:  Name: Date Signed:  09/09/2023  State Certification #: AR005697	Signature: Name: Date Signed: State Certification #:
Signature: Name: Todd Lackner Date Signed: 09/09/2023 State Certification #: AR005697 or State License #:	Signature: Name: Date Signed: State Certification #: or State License #:

### **AERIAL MAP**

Borrower: RedWood Holdings LLC
Property Address: 3521 Marlesta Dr
City: San Diego
Lender: Wedgewood Inc File No.: 3PP146CC

Case No.:

State: CA Zip: 92111

