

APPRAISAL OF



LOCATED AT:

19011 ENSLOW DRIVE
CARSON, CA 90746

FOR:

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

BORROWER:

CATAMOUNT PROPERTIES 2018 LLC

AS OF:

September 9, 2023

BY:

DAVID G. GRANT
CERTIFIED REAL ESTATE APPRAISER

Exterior-Only Inspection Residential Appraisal Report

File No. 34570100

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

| | | |
|---|--|--|
| Property Address 19011 ENSLOW DRIVE | City CARSON | State CA Zip Code 90746 |
| Borrower CATAMOUNT PROPERTIES 2018 LLC | Owner of Public Record ANTHONY SIMIEN & ALICIA T HOGG | County LOS ANGELES |
| Legal Description TRACT NO 25661 LOT 50 | | |
| Assessor's Parcel # 7321-020-011 | Tax Year 2022 | R.E. Taxes \$ 7,490 |
| Neighborhood Name RANCHO DOMINGUEZ | Map Reference 764-E3 | Census Tract 5433.22 |
| Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant | Special Assessments \$ 0.00 | <input type="checkbox"/> PUD HOA \$ 0.00 <input type="checkbox"/> per year <input type="checkbox"/> per month |
| Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe) | | |
| Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) SERVICING | | |
| Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278 | | |
| Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | |
| Report data source(s) used, offering price(s), and date(s). DOM 0;THE SUBJECT PROPERTY WAS LISTED FOR 700,000 ON 4/23/2023 PROPERTY HAD SEVERAL PRICE REDUCTIONS AND INCREASE UNTIL 7/14/2023 WHEN THE LISTING WAS < continued in addendum > | | |

| |
|---|
| I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. |
| Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) _____ |
| Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If Yes, report the total dollar amount and describe the items to be paid. _____ |

Note: Race and the racial composition of the neighborhood are not appraisal factors.

| Neighborhood Characteristics | One-Unit Housing Trends | One-Unit Housing | Present Land Use % |
|---|--|-----------------------------|-------------------------------|
| Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural | Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining | PRICE _____ AGE _____ | One-Unit 92 % |
| Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% | Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply | \$(000) _____ (yrs) _____ | 2-4 Unit _____ % |
| Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow | Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths | 625 Low 10 | Multi-Family 1 % |
| Neighborhood Boundaries UNIVERSITY DRIVE TO THE NORTH, WILMINGTON AVE TO THE EAST, DEL AMO BLVD TO THE SOUTH, AVALON BLVD TO THE WEST. | | 1,100 High 75 | Commercial 5 % |
| Neighborhood Description See Attached Addendum | | 850 Pred. 60 | Other INDST 2 % |

Market Conditions (including support for the above conclusions) **See Attached Addendum**

| | | |
|---|---|--|
| Dimensions SEE PLAT MAP | Area 6130 sf | Shape IRREGULAR View N;Res; |
| Specific Zoning Classification CARS | Zoning Description SINGLE FAMILY USE | |
| Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe) | | |
| Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. See Attached Addendum | | |
| Utilities Public Other (describe) | Public Other (describe) | Off-site Improvements—Type Public Private |
| Electricity <input checked="" type="checkbox"/> <input type="checkbox"/> | Water <input checked="" type="checkbox"/> <input type="checkbox"/> | Street ASPHALT <input checked="" type="checkbox"/> <input type="checkbox"/> |
| Gas <input checked="" type="checkbox"/> <input type="checkbox"/> | Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/> | Alley NONE <input type="checkbox"/> <input type="checkbox"/> |
| FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | FEMA Flood Zone X | FEMA Map # 06037C1935F FEMA Map Date 09/26/2008 |
| Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. | | |
| Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. THE SUBJECT PROPERTY IS LOCATED ON A CUL-DE-SAC STREET, NO MARKET EFFECT. THE SUBJECT PROPERTY IS IN PROXIMITY (100' NORTH) FROM A TRAFFIC STREET WITH A COLLEGE BEYOND, NO INTERIOR OR EXTERIOR NOISE DETRIMENTS, NO ADVERSE EFFECT. | | |

| | |
|---|---|
| Source(s) Used for Physical Characteristics of Property <input type="checkbox"/> Appraisal Files <input checked="" type="checkbox"/> MLS <input checked="" type="checkbox"/> Assessment and Tax Records <input type="checkbox"/> Prior Inspection <input type="checkbox"/> Property Owner | Data Source(s) for Gross Living Area REALIST |
| GENERAL DESCRIPTION | GENERAL DESCRIPTION |
| Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit | <input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space |
| # of Stories 1 | <input type="checkbox"/> Full Basement <input type="checkbox"/> Finished |
| Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit | <input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished |
| <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const. | Exterior Walls STUCCO/WD |
| Design (Style) RANCH | Roof Surface COMP SHING |
| Year Built 1960 | Gutters & Downspouts METAL |
| Effective Age (Yrs) 50 | Window Type ALUM SLD |
| Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe) | Heating / Cooling <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB |
| Finished area above grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 1,531 Square Feet of Gross Living Area Above Grade | Amenities <input checked="" type="checkbox"/> Fireplace(s) # 1 |
| Additional features (special energy efficient items, etc.) NO ADDITIONAL FEATURES OR SPECIAL ENERGY EFFICIENT ITEMS WERE NOTED AT THE TIME OF THIS APPRAISAL. | <input type="checkbox"/> WoodStove(s) # 0 |
| Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;"AMENDED SCOPE OF WORK AND LIMITING CONDITIONS TO THE FANNIE MAE PRE-PRINTED FORM. AT THE REQUEST OF THE INTENDED USER AND EXTERIOR-ONLY INSPECTION WAS COMPLETED ON THE SUBJECT PROPERTY REGARDLESS OF THE SCOPE OR WORK IN THE PRE-PRINTED FORM. THE INTENDED USER HAS BEEN AMENDED AS INDICATED IN THE ADDENDUM. A SKETCH IS NOT PROVIDED SINCE THIS IS A EXTERIOR-ONLY REPORT. THE CONDITION RATING IS BASED ON EXTERIOR OBSERVATION ONLY. SEE ADDENDUM | <input checked="" type="checkbox"/> Patio/Deck CMT |
| | <input checked="" type="checkbox"/> Porch CEMENT |
| | <input type="checkbox"/> Pool NONE |
| | <input checked="" type="checkbox"/> Fence WOOD |
| Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. | <input type="checkbox"/> Carport # of Cars 0 |
| | <input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached |
| | <input type="checkbox"/> Built-in |
| Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. | |

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There are **7** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **650,000** to \$ **899,999**

There are **26** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **600,000** to \$ **880,000**

| FEATURE | SUBJECT | COMPARABLE SALE NO. 1 | | COMPARABLE SALE NO. 2 | | COMPARABLE SALE NO. 3 | |
|--|-------------------|--|--------------------|--|--------------------|--|--------------------|
| 19011 ENSLOW DRIVE Address CARSON, CA 90746 | | 19739 Alonda Dr Carson, CA 90746 | | 19006 Annalee Ave Carson, CA 90746 | | 20108 Wadley Ave Carson, CA 90746 | |
| Proximity to Subject | | 0.47 miles SW | | 0.34 miles NE | | 0.60 miles SW | |
| Sale Price | \$ | \$ 770,000 | | \$ 820,000 | | \$ 850,000 | |
| Sale Price/Gross Liv. Area | \$ 0.00 sq. ft. | \$ 424.71 sq. ft. | | \$ 559.73 sq. ft. | | \$ 527.30 sq. ft. | |
| Data Source(s) | | CRMLS#SB23094802;DOM 3 | | CRMLS#PW23117076;DOM 22 | | CRMLS#23249265;DOM 28 | |
| Verification Source(s) | | REALIST DOC#570387 | | REALIST DOC#0573735 | | REALIST DOC#0392766 | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment |
| Sale or Financing Concessions | | ArmLth FHA;0 | | ArmLth FHA;11000 | | ArmLth Cash;0 | |
| Date of Sale/Time | | s08/23;c06/23 | | s08/23;c07/23 | | s06/23;c04/23 | |
| Location | N;Res; | N;Res; | | A;BsyRd; | 24,600 | N;Res; | |
| Leasehold/Fee Simple | FEE SIMPLE | FEE SIMPLE | | FEE SIMPLE | | FEE SIMPLE | |
| Site | 6130 sf | 6100 sf | 0 | 8482 sf | -23,000 | 5115 sf | 10,000 |
| View | N;Res; | N;Res; | | N;Res; | | N;Res; | |
| Design (Style) | DT1;RANCH | DT2;CONTEMP | 0 | DT1;RANCH | | DT1;RANCH | |
| Quality of Construction | Q4 | Q4 | | Q4 | | Q4 | |
| Actual Age | 63 | 59 | 0 | 62 | 0 | 55 | 0 |
| Condition | C4 | C5 | 23,100 | C4 | | C3 | -85,000 |
| Above Grade | Total Bdrms Baths | Total Bdrms Baths | | Total Bdrms Baths | | Total Bdrms Baths | |
| Room Count | 6 3 2.0 | 7 4 2.0 | 0 | 6 3 2.0 | | 7 4 2.0 | 0 |
| Gross Living Area 75 | 1,531 sq. ft. | 1,813 sq. ft. | -21,150 | 1,465 sq. ft. | 4,950 | 1,612 sq. ft. | -6,075 |
| Basement & Finished Rooms Below Grade | 0sf | 0sf | | 0sf | | 0sf | |
| Functional Utility | AVERAGE | AVERAGE | | AVERAGE | | AVERAGE | |
| Heating/Cooling | FAU/NONE | FAU/NONE | | FAU/NONE | | FAU/NONE | |
| Energy Efficient Items | NONE | NONE | | NONE | | NONE | |
| Garage/Carport | 2ga2dw | 2gbi2dw | 0 | 2ga2dw | | 2ga2dw | |
| Porch/Patio/Deck | PATIO/PORCH | PATIO/PORCH | | PATIO/PORCH | | PATIO/PORCH | |
| EXTRAS | NONE | NONE | | POOL-7% | -57,400 | NONE | |
| CLOSING DATE | PENDING SALE | 08/28/2023 | 0 | 08/29/2023 | 0 | 06/15/2023 | 0 |
| LAST LIST PRICE | N/A | \$750,000 | 0 | \$799,900 | 0 | \$869,000 | 0 |
| Net Adjustment (Total) | | <input checked="" type="checkbox"/> + <input type="checkbox"/> - | \$ 1,950 | <input type="checkbox"/> + <input checked="" type="checkbox"/> - | \$ 50,850 | <input type="checkbox"/> + <input checked="" type="checkbox"/> - | \$ 81,075 |
| Adjusted Sale Price of Comparables | | Net Adj. 0.3% Gross Adj. 5.7% | \$ 771,950 | Net Adj. -6.2% Gross Adj. 13.4% | \$ 769,150 | Net Adj. -9.5% Gross Adj. 11.9% | \$ 768,925 |

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain _____

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) **REALIST**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) **REALIST**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

| ITEM | SUBJECT | COMPARABLE SALE NO. 1 | | COMPARABLE SALE NO. 2 | | COMPARABLE SALE NO. 3 | |
|----------------------------------|------------|-----------------------|--|-----------------------|--|-----------------------|--|
| Date of Prior Sale/Transfer | 07/27/2023 | | | 05/24/2023 | | | |
| Price of Prior Sale/Transfer | \$0 | | | \$615,000 | | | |
| Data Source(s) | REALIST | REALIST | | REALIST | | REALIST | |
| Effective Date of Data Source(s) | 09/09/2023 | 09/09/2023 | | 09/09/2023 | | 09/09/2023 | |

Analysis of prior sale or transfer history of the subject property and comparable sales **THE SUBJECT PROPERTY HAD A TRANSFER ON 7/27/2023 WITH NO CONSIDERATION. THE COMPARABLES 1 AND SALES DID NOT TRANSFER WITHIN THE PRIOR 12 MONTHS OF THE LATEST SALES DATES. COMPARABLE 2 TRANSFERRED THROUGH FORECLOSURE WITHIN THE PRIOR 12 MONTHS OF THE LATEST SALE'S DATE**

Summary of Sales Comparison Approach. **See Attached Addendum**

Indicated Value by Sales Comparison Approach \$ **770,000**

Indicated Value by: Sales Comparison Approach \$770,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

THE INCOME AND COST APPROACH IS EXCLUDED DUE TO A TYPICAL PURCHASER OF THE SUBJECT PROPERTY WOULD NOT CONSIDER THE INCOME POTENTIAL OF THE SUBJECT PROPERTY OR CONSIDER A NEW CONSTRUCTION ALTERNATIVE IN THEIR BUYING DECISION, BUT WOULD USE THE MARKET APPROACH IN THEIR BUYING DECISION.

This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: _____

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **770,000** as of **09/09/2023**, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

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THE ESTIMATED REMAINING ECONOMIC LIFE OF THE SUBJECT PROPERTY IS 40 YEARS.

ADDITIONAL COMMENTS

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) **SITE VALUE WAS ESTIMATED BY THE SITE ABSTRACTION METHOD. THE SITE VALUE IS GREATER THAN 30% OF THE VALUE ESTIMATE OF THE SUBJECT PROPERTY WHICH IS TYPICAL FOR THE AREA AND THERE IS NO IMPACT ON THE MARKETABILITY OF THE SUBJECT PROPERTY.**

COST APPROACH

| | | | |
|---|---|---|---------------------|
| ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW | OPINION OF SITE VALUE = \$ 600,000 | | |
| Source of cost data | Dwelling | 1,531 Sq. Ft. @ \$ | = \$ 0 |
| Quality rating from cost service | Effective date of cost data | Sq. Ft. @ \$ | = \$ |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.) | | | |
| COST APPROACH WAS NOT DEVELOPED DUE TO A TYPICAL PURCHASER WOULD NOT CONSIDER A NEW CONSTRUCTION ALTERNATIVE IN THEIR BUYING DECISION AND DUE TO THE DIFFICULTY IN DETERMINING DEPRECIATION FOR THE SUBJECT'S OLDER IMPROVEMENTS | Garage/Carport | Sq. Ft. @ \$ | = \$ |
| | Total Estimate of Cost-New | | = \$ 0 |
| | Less 50 Physical | Functional | External |
| | Depreciation | | = \$ (0) |
| | Depreciated Cost of Improvements | | = \$ 0 |
| | "As-is" Value of Site Improvements | | = \$ |
| Estimated Remaining Economic Life (HUD and VA only) | Years | INDICATED VALUE BY COST APPROACH = \$ | |

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) **THE INCOME APPROACH IS EXCLUDED DUE TO A TYPICAL PURCHASER OF THE SUBJECT PROPERTY WOULD NOT CONSIDER THE INCOME POTENTIAL OF THE SUBJECT PROPERTY IN THEIR BUYING DECISION.**

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

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 phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? Yes No If Yes, date of conversion.

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.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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).

Exterior-Only Inspection Residential Appraisal Report

File No. 34570100

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER

Signature *David G. Grant*
 Name DAVID G. GRANT
 Company Name DGG APPRAISALS
 Company Address 28030 BRAIDWOOD DR
RANCHO PALOS VERDES, CA 90275
 Telephone Number 1-800-701-9073
 Email Address DGGAPPRAISALS@OUTLOOK.COM
 Date of Signature and Report 09/12/2023
 Effective Date of Appraisal 09/09/2023
 State Certification # AR006971
 or State License # _____
 or Other (describe) _____ State # _____
 State CA
 Expiration Date of Certification or License 02/04/2025

ADDRESS OF PROPERTY APPRAISED
19011 ENSLOW DRIVE
CARSON, CA 90746

APPRAISED VALUE OF SUBJECT PROPERTY \$ 770,000

LENDER/CLIENT
 Name CLEAR CAPITOL
 Company Name Wedgewood Inc
 Company Address 2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA 90278
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY
 Did not inspect exterior subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____

COMPARABLE SALES
 Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Exterior-Only Inspection Residential Appraisal Report

File No. 34570100

| FEATURE | SUBJECT | COMPARABLE SALE NO. 4 | | | COMPARABLE SALE NO. 5 | | | COMPARABLE SALE NO. 6 | | | | | |
|--|---------|--|-------|-------|-----------------------|-------|-------|---|-------|-------|-----------------------|--|--|
| 19011 ENSLOW DRIVE | | 850 E Gladwick St | | | | | | | | | | | |
| Address CARSON, CA 90746 | | Carson, CA 90746 | | | | | | | | | | | |
| Proximity to Subject | | 0.53 miles SW | | | | | | | | | | | |
| Sale Price | | \$ 835,000 | | | | | | | | | | | |
| Sale Price/Gross Liv. Area | | \$ 517.99 sq. ft. | | | \$ sq. ft. | | | \$ 0.00 sq. ft. | | | | | |
| Data Source(s) | | CRMLS#23304476;DOM 14 | | | | | | | | | | | |
| Verification Source(s) | | No Doc Found | | | | | | | | | | | |
| VALUE ADJUSTMENTS | | DESCRIPTION | | | DESCRIPTION | | | DESCRIPTION | | | | | |
| Sale or Financing Concessions | | Listing ;0 | | | | | | | | | | | |
| Date of Sale/Time | | c09/23 | | | | | | | | | | | |
| Location | | N;Res; | | | N;Res; | | | | | | | | |
| Leasehold/Fee Simple | | FEE SIMPLE | | | FEE SIMPLE | | | | | | | | |
| Site | | 6130 sf | | | 4700 sf | | | 5,000 | | | | | |
| View | | N;Res; | | | N;Res; | | | | | | | | |
| Design (Style) | | DT1;RANCH | | | DT1;RANCH | | | | | | | | |
| Quality of Construction | | Q4 | | | Q4 | | | | | | | | |
| Actual Age | | 63 | | | 55 | | | 0 | | | | | |
| Condition | | C4 | | | C4 | | | | | | | | |
| Above Grade Room Count | | Total | Bdms. | Baths | Total | Bdms. | Baths | Total | Bdms. | Baths | | | |
| Gross Living Area | | 6 | 3 | 2.0 | 6 | 3 | 2.0 | | | | | | |
| Basement & Finished Rooms Below Grade | | 0sf | | | 0sf | | | | | | | | |
| Functional Utility | | AVERAGE | | | AVERAGE | | | | | | | | |
| Heating/Cooling | | FAU/NONE | | | FAU/NONE | | | | | | | | |
| Energy Efficient Items | | NONE | | | NONE | | | | | | | | |
| Garage/Carport | | 2ga2dw | | | 2ga2dw | | | | | | | | |
| Porch/Patio/Deck | | PATIO/PORCH | | | PATIO/PORCH | | | | | | | | |
| EXTRAS | | NONE | | | NONE | | | | | | | | |
| CLOSING DATE | | PENDING SALE | | | PENDING SALE | | | | | | | | |
| LAST LIST PRICE | | N/A | | | \$835,000 | | | 0 | | | | | |
| Net Adjustment (Total) | | <input type="checkbox"/> + <input checked="" type="checkbox"/> - | | | \$ 1,075 | | | <input type="checkbox"/> + <input type="checkbox"/> - | | | | | |
| Adjusted Sale Price of Comparables | | Net Adj. -0.1% | | | Gross Adj. 1.3% | | | \$ 833,925 | | | | | |
| ITEM | | SUBJECT | | | COMPARABLE SALE NO. 4 | | | COMPARABLE SALE NO. 5 | | | COMPARABLE SALE NO. 6 | | |
| Date of Prior Sale/Transfer | | 07/27/2023 | | | | | | | | | | | |
| Price of Prior Sale/Transfer | | \$0 | | | | | | | | | | | |
| Data Source(s) | | REALIST | | | REALIST | | | | | | | | |
| Effective Date of Data Source(s) | | 09/09/2023 | | | 09/09/2023 | | | | | | | | |
| Summary of Sales Comparison Approach COMPARABLE 4 IS ADDED TO SUPPORT ESTIMATED MARKET VALUE OF THE SUBJECT PROPERTY. | | | | | | | | | | | | | |

SALES COMPARISON APPROACH

Condition Ratings and Definitions

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

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

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

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

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

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

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

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

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

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

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

ADDENDUM

Borrower: CATAMOUNT PROPERTIES 2018 LLC

File No.: 34570100

Property Address: 19011 ENSLOW DRIVE

Case No.:

City: CARSON

State: CA

Zip: 90746

Lender: Wedgewood Inc

FIRREA CERTIFICATION STATEMENT: THE APPRAISER CERTIFIES AND AGREES THAT THIS APPRAISAL WAS PREPARED IN ACCORDANCE WITH THE REQUIREMENTS OF TITLE XI OF THE FINANCIAL INSTITUTIONS, REFORM, RECOVERY, AND ENFORCEMENT ACT (FIRREA) OF 1989, AS AMENDED (12 U.S.C. 3331 ET SEQ.), AND ANY APPLICABLE IMPLEMENTING REGULATIONS IN EFFECT AT THE TIME THE APPRAISER SIGNS THE APPRAISAL CERTIFICATION

THIS REPORT IS PREPARED IN ACCORDANCE WITH THE DODD FRANK/ APPRAISER INDEPENDENCE REGULATIONS

AMC REGISTRATION # FOR CLEARCAPITAL.COM, INC: CALIFORNIA 1256

Twelve Month Listing History of Subject Property

Continued from Twelve Month Listing History of Subject Property:

CANCELED ON 7/14/2023 AND RELISTED FOR \$750,000 ON 7/19/2023. CRMLS# WS21074023 AND IV23133567 SEE ADDENDUM FOR FULL LISTING HISTORY. THE PROPERTY WENT INTO ESCROW ON 7/20/2023.

Intended User Comment

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR SERVICING, SUBJECT TO THE STATE SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND THE DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE INTENDED BY THE APPRAISER.

Neighborhood Description

THE SUBJECT PROPERTY IS LOCATED IN A RESIDENTIAL AREA WITH SINGLE FAMILY TRACT HOMES BUILT IN THE MID TO LAST 1960'S.

THE QUALITY OF HOMES IN THE NEIGHBORHOOD IS RATED AS AVERAGE BASED ON MARSHAL AND SWIFT COST HANDBOOK.

PROPERTIES IN THE AREA ARE MOSTLY WELL MAINTAINED AND IN GOOD CONDITION.

THE SUBJECT PROPERTY NEIGHBORHOOD IS CENTRALLY LOCATED TO ALL COMMUNITY SERVICES OF: FIRE AND POLICE SERVICES, SCHOOLS AND FREEWAYS..

SUBJECT PROPERTY NEIGHBORHOOD IS BORDERED TO THE SOUTH BY A REGIONAL SHOPPING CENTER TO THE SOUTH AND A UNIVERSITY TO THE NORTH, POSITIVE MARKET EFFECT.

THE SUBJECT PROPERTY NEIGHBORHOOD IS LOCATED WITHIN 1 MILE TO 3 FREEWAYS, POSITIVE MARKET EFFECT.

Neighborhood Market Conditions

PER 1004MC MARKET CONDITIONS ADDENDUM INCLUDED IN THIS APPRAISAL THE AREA IS EXPERIENCING STABLE REAL ESTATE VALUES.

Highest and Best Use

A MARKET VALUE A REQUIRED LAND USE ANALYSIS. THE CONCLUSION OF MAXIMUM PRODUCTIVITY IS BASED ON THE LAND "AS IF VACANT" AND "AS IMPROVED" BEING ANALYZED FOR IT PHYSICAL, LEGAL AND ECONOMIC USES. GIVEN THE SUBJECT'S PHYSICAL CHARACTERISTICS, SURROUNDING LAND USES AND LEGAL ZONING, THE SUBJECT IS IN THE HIGHEST AND BEST USE AS REPORTED. PRESENT USE CONSIDERED HIGHEST AND BEST USE (PER FANNIE MAE GUIDELINES) AS THE IMPROVEMENTS ARE CONFORMING, CONTRIBUTE TO THE OVERALL VALUE AND NO ALTERNATIVE USE WOULD RESULT IN A BETTER USE OF THE PROPERTY.

Condition of the Property

APPRAISER IS MAKING THE EXTRAORDINARY ASSUMPTION THAT, BASED ON EXTERIOR INSPECTION, SUBJECT PROPERTY APPEARS TO BE IN OVERALL AVERAGE (C4) CONDITION AND NOT IN NEED OF IMMEDIATE REPAIRS. IF THIS IS FOUND NOT TO BE TRUE WITH EITHER THE SUBJECT TO BE IN SUPERIOR OR INFERIOR CONDITION, THE APPRAISED VALUE WOULD BE AFFECTED DEPENDENT ON MARKET AND ACTUAL CONDITION

Physical Deficiencies or Adverse Conditions

NO APPARENT PHYSICAL DEFICIENCIES OR ADVERSE CONDITIONS APPARENT DURING INSPECTION.

THE APPRAISER'S PHYSICAL INSPECTION FOCUSES ON "READILY OBSERVABLE" DEFICIENCIES THAT ARE NOT VISIBLE DURING A CURSORY INSPECTION. THE DISCOVERY OF ANY POSSIBLE HIDDEN DEFICIENCIES IS NOT WITHIN THE SCOPE OF THE APPRAISAL INSPECTION

Comments on Sales Comparison

THE APPRAISER'S COMPARABLE SEARCH PARAMETERS BEGAN WITH A LOCAL MLS SEARCH FOR SINGLE FAMILY HOMES THAT SOLD WITHIN THE PRIOR 3 MONTHS, LOCATED WITHIN A 1/2 MILE FROM THE SUBJECT PROPERTY BUILT BETWEEN 1950 AND 1970 AND CONTAINING 1200 TO 2000 SQ. FT. OF LIVING AREA. DUE TO THE

ADDENDUM

Borrower: CATAMOUNT PROPERTIES 2018 LLC

File No.: 34570100

Property Address: 19011 ENSLOW DRIVE

Case No.:

City: CARSON

State: CA

Zip: 90746

Lender: Wedgewood Inc

LACK OF RECENT SALE ACTIVITY, THE COMPARABLES SEARCH PARAMETERS WERE EXTENDED TO 1 MILE AND TWELVE MONTHS FROM THE EFFECTIVE DATE OF THE APPRAISAL. THE COMPARABLE SALES USED IN THIS APPRAISAL WERE THE MOST RECENT AND OVERALL SIMILAR SALES WITHIN 1 MILE OF THE SUBJECT PROPERTY.

THE RESULTS OF THE SEARCH WERE 26 CLOSED SALES, 6 ACTIVE LISTINGS AND 4 PENDING SALES

COMPARABLE 4 A ACTIVE LISTING IS ADDED TO SUPPORT MARKET VALUE ESTIMATE USING CLOSED SALES 1-3.

A "0" ON THE MARKET GRID INDICATES THAT THERE IS A DIFFERENCE ON THE MARKET GRID, BUT MARKET DATA INDICATES THAT NO ADJUSTMENT IS WARRANTED.

MOST WEIGHT IS GIVEN TO COMPARABLES 1 AND 2 DUE TO THE COMPARABLES BRACKET THE LIVING SQ. FT. OF THE SUBJECT PROPERTY

THE APPRAISER ADJUSTED \$75 PER LIVING SQ. FT. \$10 PER SQ. FT. OF LOT (FOR OVER 1000 SQ. FT. DIFFERENCE) THE APPRAISER DID NOT MAKE ANY BEDROOM/ROOM ADJUSTMENTS.

COMPARABLE 1 IS A "FIXER" PER MLS INFORMATION, INFERIOR IN CONDITION (+3% ADJUSTMENT)THE ADJUSTMENT IS BASED ON MATCHED PAIR'S ANALYSIS WITH COMPARABLE 2.

COMPARABLE 2 SIDES A TRAFFIC STREET (+3% ADJUSTMENT) THE ADJUSTMENT IS BASED ON MATCHED PAIR'S ANALYSIS WITH COMPARABLES 1 AND 3.

COMPARABLE 3 SUPERIOR CONDITION (-10% ADJUSTMENT) THE ADJUSTMENT IS BASED ON MATCHED PAIR'S ANALYSIS WITH COMPARABLE 2.

ALL COMPARABLES ARE CONSIDERED TO BE THE MOST SIMILAR AND APPROPRIATE IN DEVELOPING A MARKET VALUE FOR THE SUBJECT PROPERTY.

ADJUSTMENTS WERE BASED ON CONVERSATIONS WITH LOCAL REALTORS AND PAIRED ANALYSIS. DOLLAR ADJUSTMENTS FOR FEATURE DIFFERENCES WERE DERIVED FROM MARKET EXTRACTION AND APPEAR REASONABLE AS SUPPORTED BY THE TIGHT RANGE OF ADJUSTED VALUES OF COMPARABLE DATA.

THE DIFFERENCE IN ADJUSTMENTS FOR SIMILAR FEATURES OF THE COMPARABLES (CONDITION AND LOCATION) IS DUE TO THE ADJUSTMENTS ARE MADE BY A % AMOUNT OF THE SALE'S PRICE OR LISTING PRICE. IT IS COMMON AND APPROPRIATE FOR PERCENTAGE ADJUSTMENTS RATHER THAN LUMP SUM ADJUSTMENT TO BE USED FOR THESE SUBJECTIVE FEATURES.

THE SUBJECT PROPERTY WAS VALUED GREATER THAN THE PREVIOUS SALE IN 1999 DUE TO THE OVERALL APPRECIATION OF REAL ESTATE VALUES IN THE AREA SINCE THE SALE.

THE S/P WAS VALUED LESS THAN THE PREDOMINATE VALUE IN THE NEIGHBORHOOD DUE TO HAVING LESSOR LIVING SQ. FT. FOR THE AREA.

THE SUBJECT PROPERTY WAS VALUED GREATER THAN THE CURRENT LIST PRICE DUE TO THE MOTIVATIONS OF THE SELLER (IN FORECLOSURE)

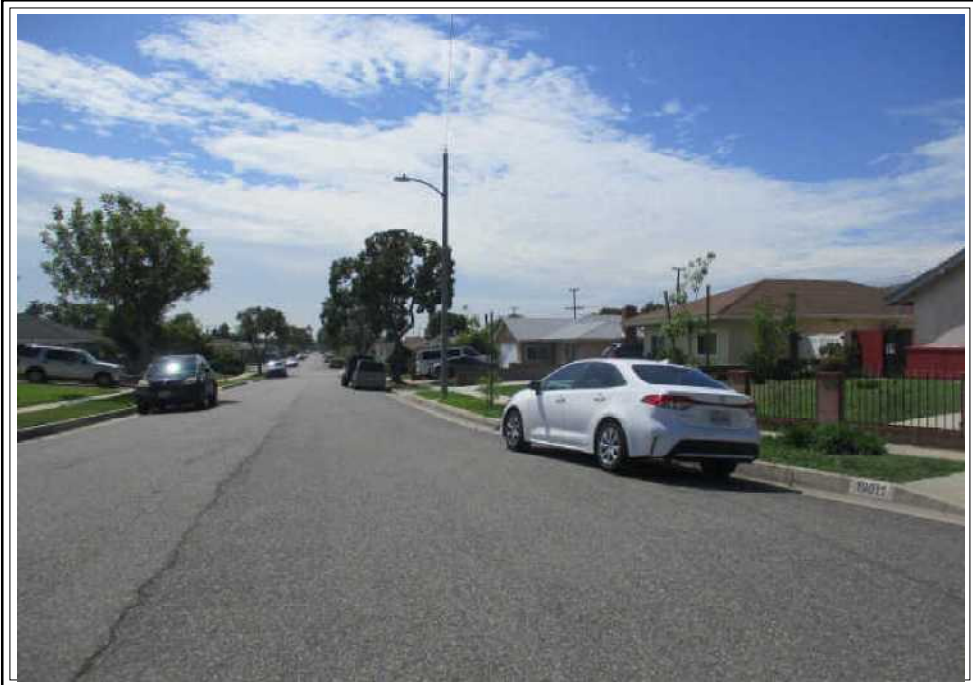
SUBJECT PROPERTY PHOTO ADDENDUM

| | | |
|---|--------------------|------------|
| Borrower: CATAMOUNT PROPERTIES 2018 LLC | File No.: 34570100 | |
| Property Address: 19011 ENSLOW DRIVE | Case No.: | |
| City: CARSON | State: CA | Zip: 90746 |
| Lender: Wedgewood Inc | | |



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: September 9, 2023
Appraised Value: \$ 770,000



STREET SCENE

SUBJECT PHOTOS

| | | |
|---|--------------------|------------|
| Borrower: CATAMOUNT PROPERTIES 2018 LLC | File No.: 34570100 | |
| Property Address: 19011 ENSLOW DRIVE | Case No.: | |
| City: CARSON | State: CA | Zip: 90746 |
| Lender: Wedgewood Inc | | |



STREET SIGN



STREET ADDRESS



OPPOSITE STREET SCENE



MLS PHOTOGRAPH



MLS PHOTOGRAPH



MLS PHOTOGRAPH

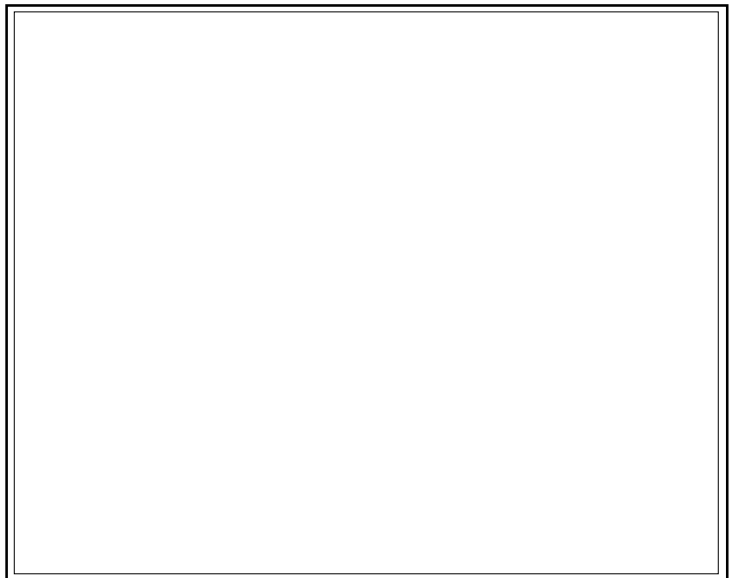
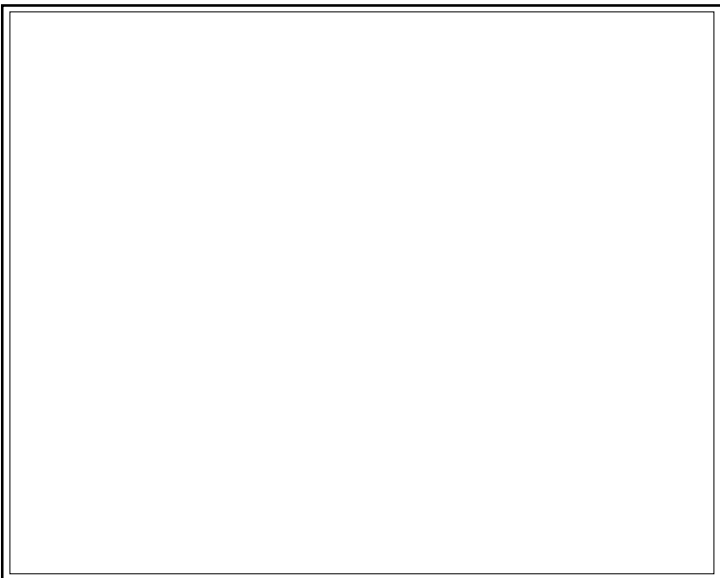
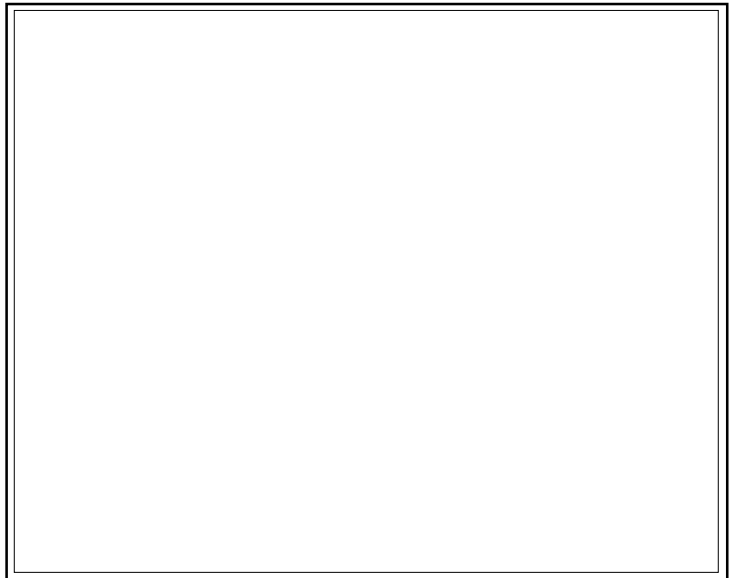
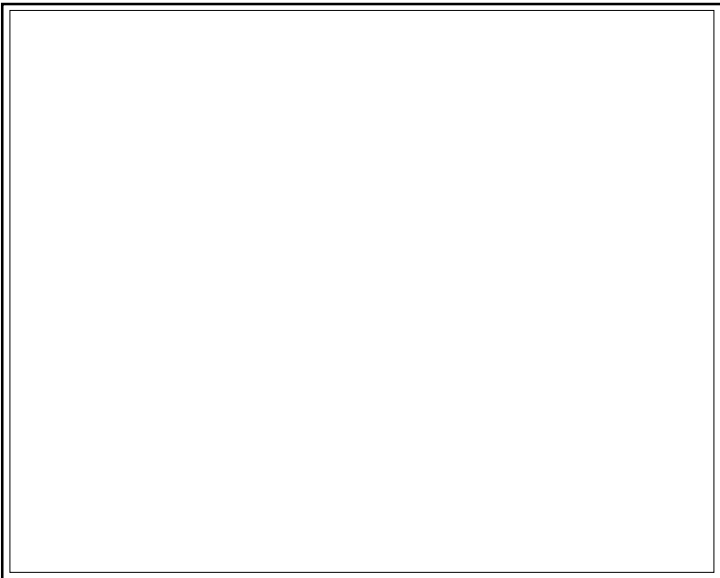
SUBJECT PHOTOS

| | | |
|---|--------------------|------------|
| Borrower: CATAMOUNT PROPERTIES 2018 LLC | File No.: 34570100 | |
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| City: CARSON | State: CA | Zip: 90746 |
| Lender: Wedgewood Inc | | |



MLS PHOTOGRAPH

MLS PHOTOGRAPH



COMPARABLE PROPERTY PHOTO ADDENDUM

| | | |
|---|--------------------|------------|
| Borrower: CATAMOUNT PROPERTIES 2018 LLC | File No.: 34570100 | |
| Property Address: 19011 ENSLOW DRIVE | Case No.: | |
| City: CARSON | State: CA | Zip: 90746 |
| Lender: Wedgewood Inc | | |



COMPARABLE SALE #1

19739 Alonda Dr
Carson, CA 90746
Sale Date: s08/23;c06/23
Sale Price: \$ 770,000



COMPARABLE SALE #2

19006 Annalee Ave
Carson, CA 90746
Sale Date: s08/23;c07/23
Sale Price: \$ 820,000



COMPARABLE SALE #3

20108 Wadley Ave
Carson, CA 90746
Sale Date: s06/23;c04/23
Sale Price: \$ 850,000

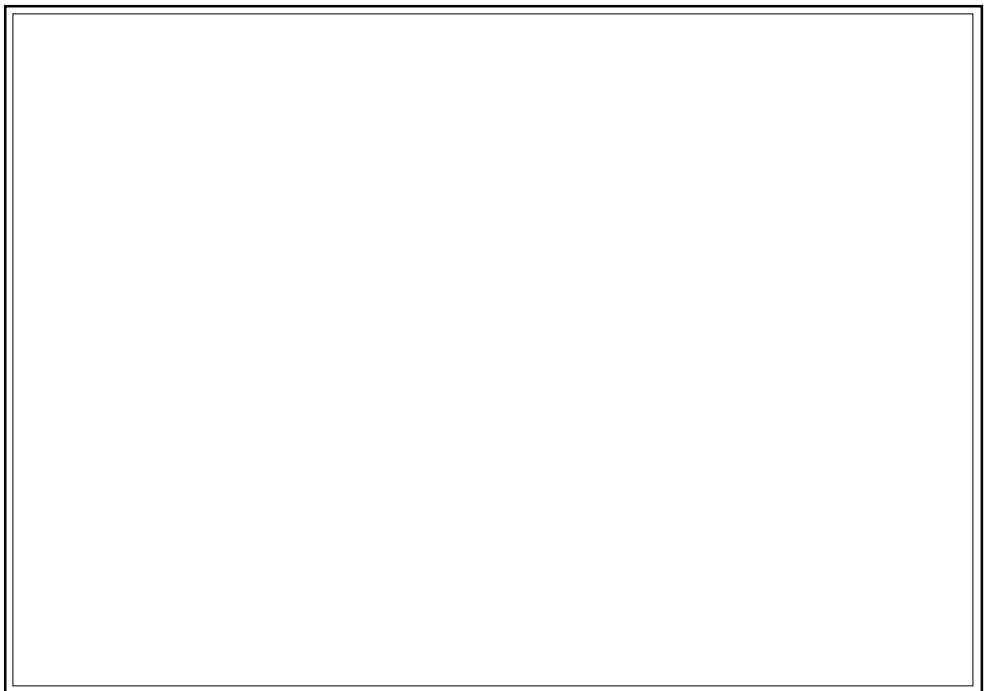
COMPARABLE PROPERTY PHOTO ADDENDUM

| | | |
|---|--------------------|------------|
| Borrower: CATAMOUNT PROPERTIES 2018 LLC | File No.: 34570100 | |
| Property Address: 19011 ENSLOW DRIVE | Case No.: | |
| City: CARSON | State: CA | Zip: 90746 |
| Lender: Wedgewood Inc | | |



COMPARABLE SALE #4

850 E Gladwick St
Carson, CA 90746
Sale Date: c09/23
Sale Price: \$ 835,000



COMPARABLE SALE #5

Sale Date:
Sale Price: \$



COMPARABLE SALE #6

Sale Date:
Sale Price: \$

LOCATION MAP

Borrower: CATAMOUNT PROPERTIES 2018 LLC

File No.: 34570100

Property Address: 19011 ENSLOW DRIVE

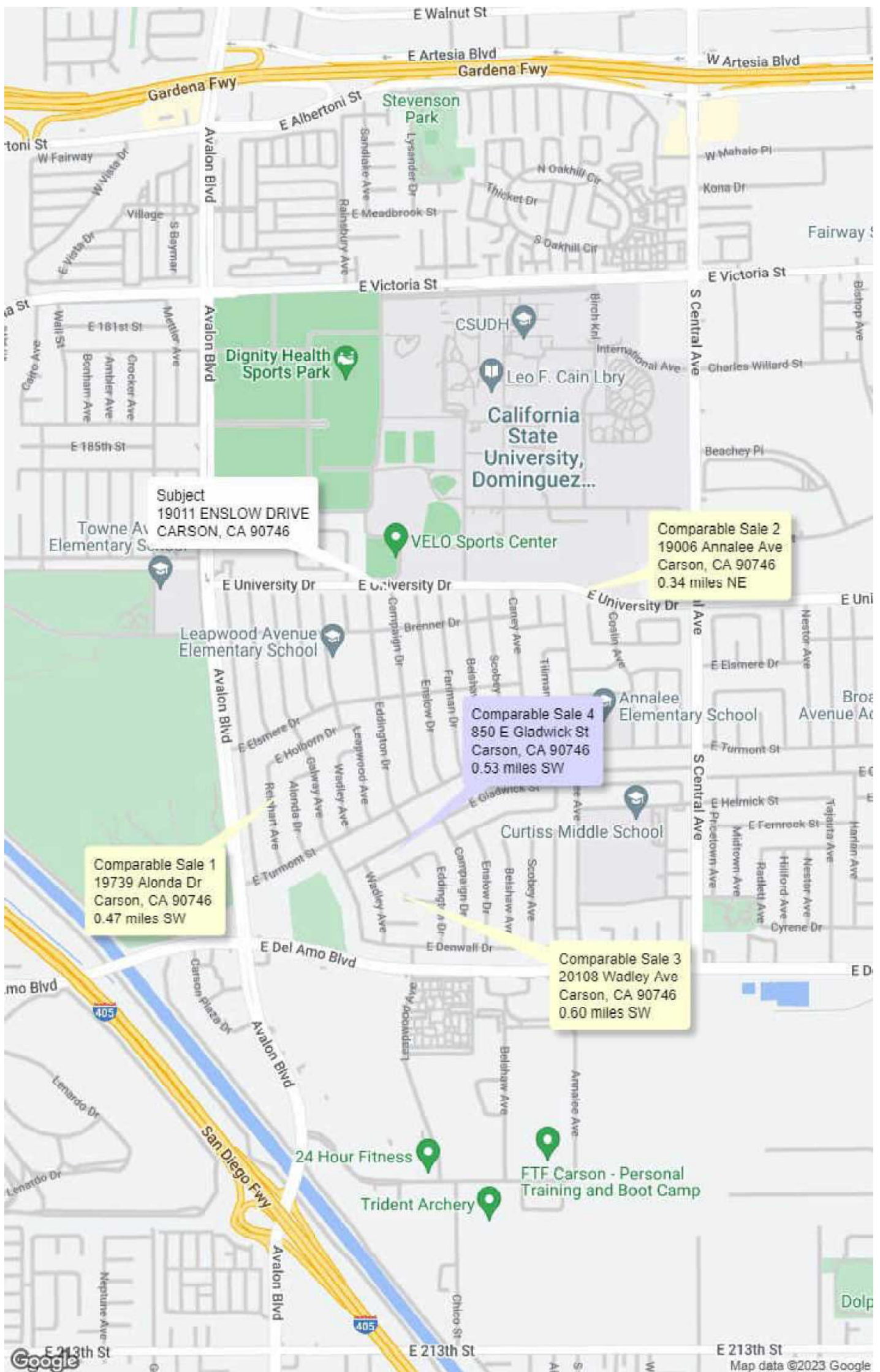
Case No.:

City: CARSON

State: CA

Zip: 90746

Lender: Wedgewood Inc



AERIAL MAP

Borrower: CATAMOUNT PROPERTIES 2018 LLC

File No.: 34570100

Property Address: 19011 ENSLOW DRIVE

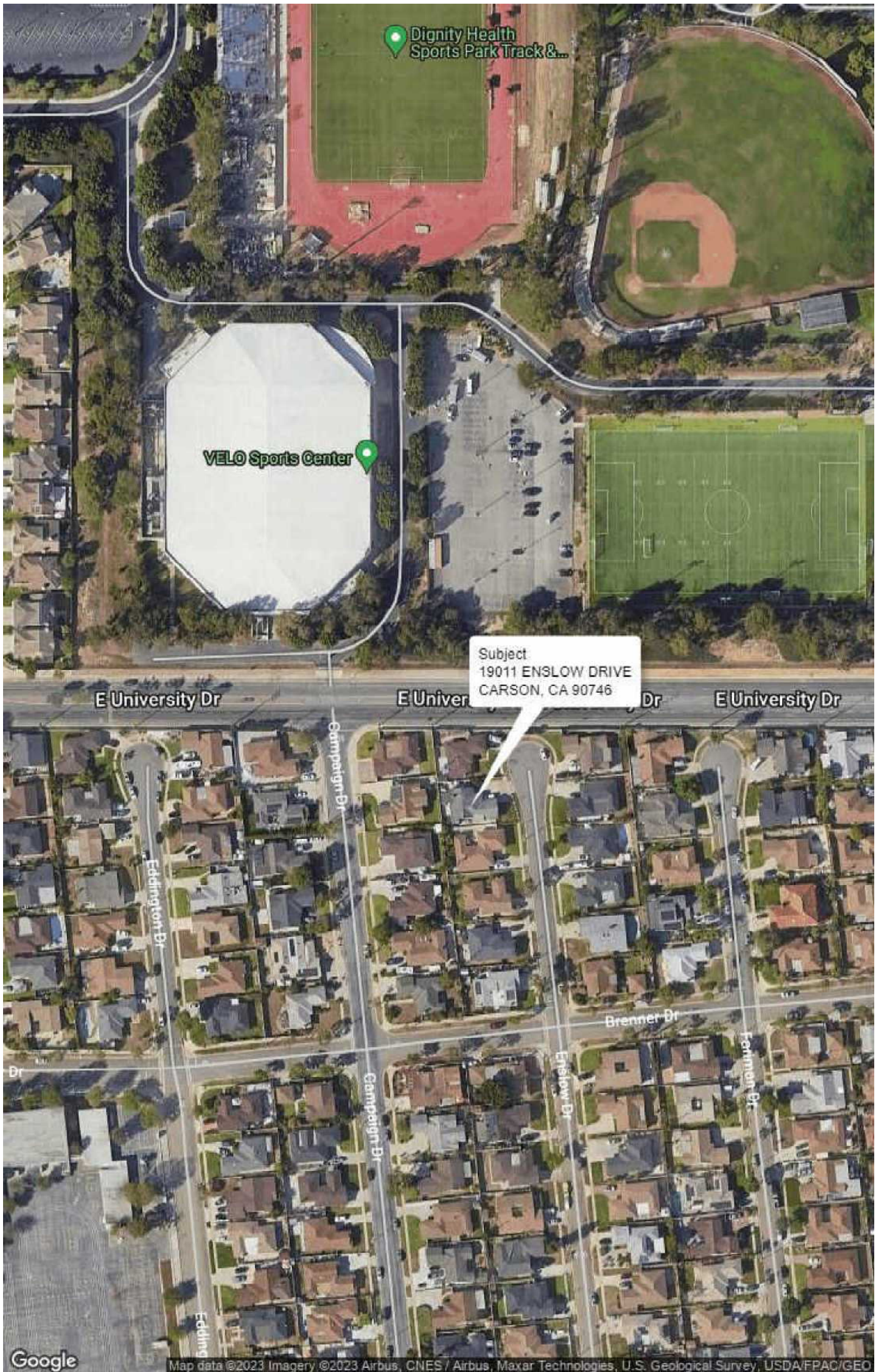
Case No.:

City: CARSON

State: CA

Zip: 90746

Lender: Wedgewood Inc



PLAT MAP

Borrower: CATAMOUNT PROPERTIES 2018 LLC

File No.: 34570100

Property Address: 19011 ENSLOW DRIVE

Case No.:

City: CARSON

State: CA

Zip: 90746

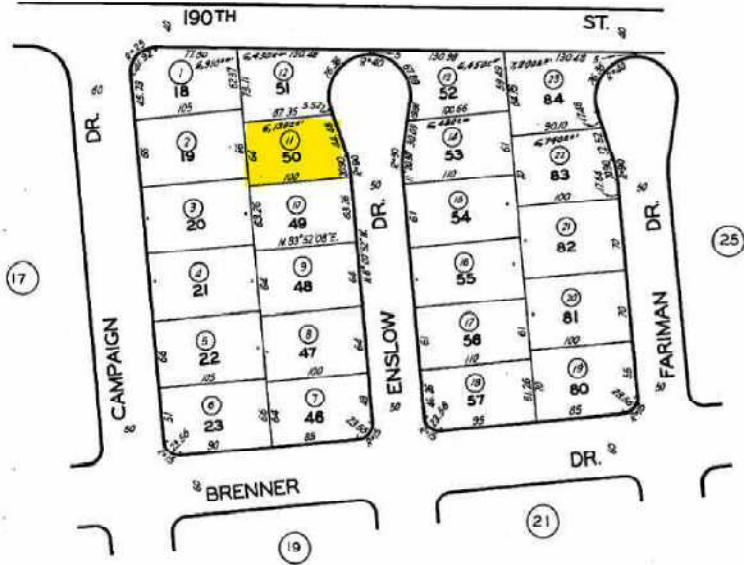
Lender: Wedgewood Inc

7321 | 20

SCALE 1" = 80'

REVISED
9-28-01
11-8-01
4-7-02
481528

BK.
7319



TRACT NO. 25661
M. B. 663-5-9

CODE
1050

FOR PREV. ASSMT. SEE: 7321-20

ASSESSOR'S MAP
COUNTY OF LOS ANGELES, CALIF.

FLOOD MAP

Borrower: CATAMOUNT PROPERTIES 2018 LLC

File No.: 34570100

Property Address: 19011 ENSLOW DRIVE

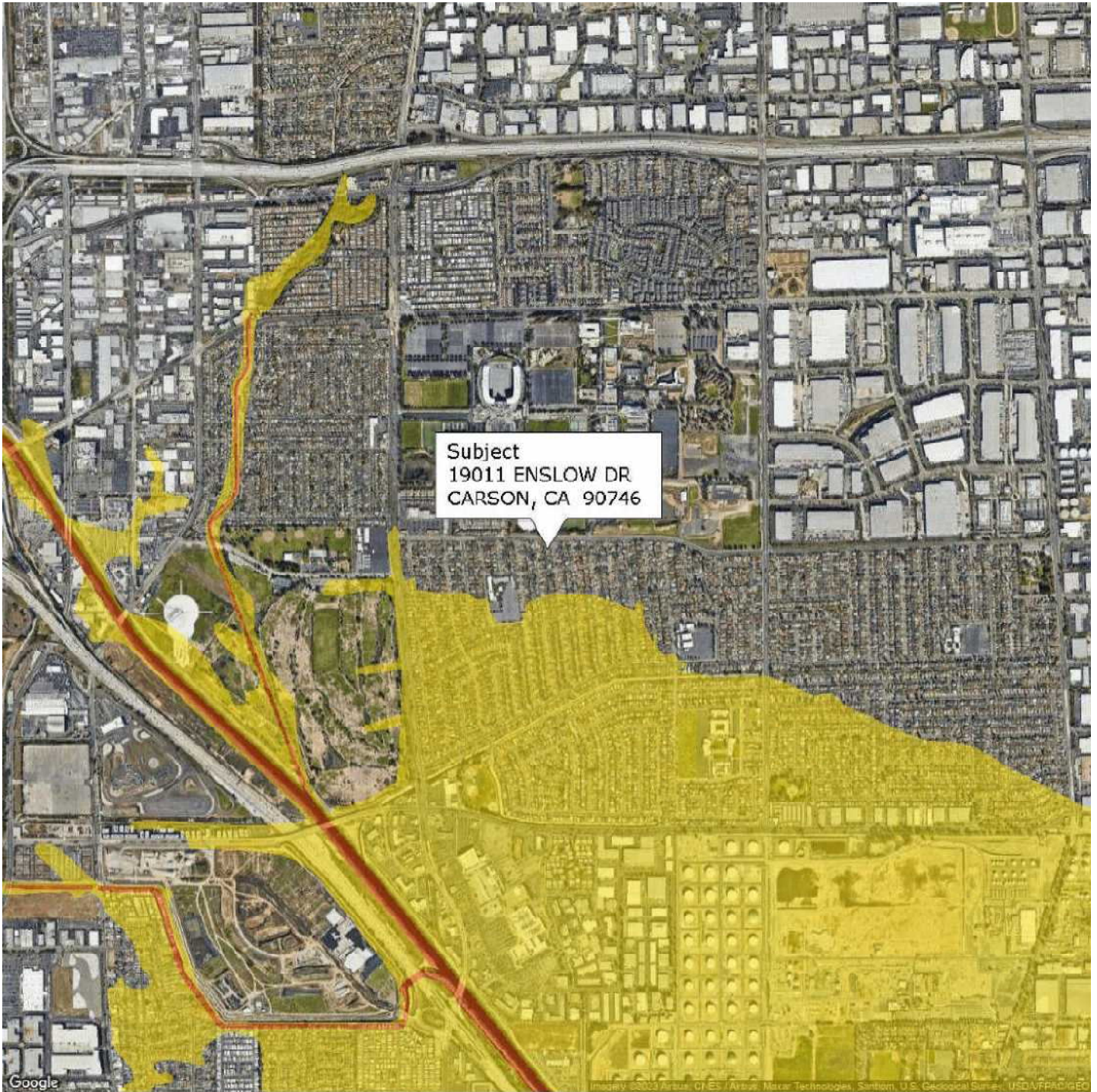
Case No.:

City: CARSON

State: CA

Zip: 90746

Lender: Wedgewood Inc



FLOOD INFORMATION

Community: CITY OF CARSON

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06037C1935F

Panel: 06037C1935

Zone: X

Map Date: 09-26-2008

FIPS: 06037

Source: FEMA DFIRM

LEGEND

 = FEMA Special Flood Hazard Area - High Risk

 = Moderate and Minimal Risk Areas

Road View:

 = Forest

 = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

PROPERTY DATA

| | |
|---|----------------------|
| Borrower: CATAMOUNT PROPERTIES 2018 LLC | File No.: 34570100 |
| Property Address: 19011 ENSLOW DRIVE | Case No.: |
| City: CARSON | State: CA Zip: 90746 |
| Lender: Wedgewood Inc | |

19011 Enslow Dr, Carson, CA 90746-2027, Los Angeles County 📍 Pre-foreclosure 📌 Pending Listing
 APN: 7321-020-011 CLIP: 1069069974



| | | | | |
|---------------------------|----------------------------|-----------------------------|------------------------------------|--------------------------------|
| MLS Beds 3 | MLS Full Baths 2 | Half Baths N/A | MLS List Price \$750,000 | Sale Date 05/13/1999 |
| MLS Sq Ft 1,531 | Lot Sq Ft 6,109 | MLS Yr Built 1960 | Type SFR | |

| OWNER INFORMATION | | | |
|--------------------------|------------------|-------------------|--------|
| Owner Name | Simien Anthony | Tax Billing Zip | 90712 |
| Owner Name 2 | Hogg Alicia T | Tax Billing Zip+4 | 2853 |
| Mail Owner Name | Anthony Simien | Owner Vesting | Single |
| Tax Billing Address | 2102 Lark Bay Ln | Owner Occupied | No |
| Tax Billing City & State | Lakewood, CA | | |

| LOCATION INFORMATION | | | |
|----------------------|-------------|--|------------------|
| Zip Code | 90746 | Comm College District Code | Los Angeles City |
| Carrier Route | C009 | Location Influence | Cul-De-Sac |
| Zoning | CARS* | Census Tract | 5433.22 |
| Tract Number | 25661 | Topography | Rolling/Hilly |
| School District | Los Angeles | Within 250 Feet of Multiple Flood Zone | No |

| TAX INFORMATION | | | |
|-------------------|-----------------------|--------------------|---------------------|
| APN | 7321-020-011 | Lot | 50 |
| % Improved | 27% | Water Tax Dist | Central And W Basin |
| Tax Area | 1050 | Fire Dept Tax Dist | Consolidated Co |
| Legal Description | TRACT NO 25661 LOT 50 | | |

| ASSESSMENT & TAX | | | |
|---------------------------|-----------|-----------|-----------|
| Assessment Year | 2022 | 2021 | 2020 |
| Assessed Value - Total | \$578,146 | \$566,811 | \$561,000 |
| Assessed Value - Land | \$420,470 | \$412,226 | \$408,000 |
| Assessed Value - Improved | \$157,676 | \$154,585 | \$153,000 |
| YOY Assessed Change (\$) | \$11,335 | \$5,811 | |
| YOY Assessed Change (%) | 2% | 1.04% | |

| Tax Year | Total Tax | Change (\$) | Change (%) |
|----------|-----------|-------------|------------|
| 2020 | \$7,425 | | |
| 2021 | \$7,401 | -\$24 | -0.32% |
| 2022 | \$7,490 | \$90 | 1.21% |

| Special Assessment | Tax Amount |
|--------------------|------------|
| Carsonstl162 | \$35.00 |
| Consdated Sewer62 | \$50.50 |
| Cityrefusefee31 | \$295.15 |
| Laco Vectr Cntrl80 | \$14.67 |
| Cntyandlst0856 | \$203.00 |
| Safe Clean Water83 | \$109.23 |

PROPERTY DATA

Borrower: CATAMOUNT PROPERTIES 2018 LLC

File No.: 34570100

Property Address: 19011 ENSLOW DRIVE

Case No.:

City: CARSON

State: CA

Zip: 90746

Lender: Wedgewood Inc

| | |
|------------------------------|----------|
| Flood Control 62 | \$26.61 |
| Whmwdstdbychg80 | \$14.79 |
| Fiposd Measure A 83 | \$26.02 |
| Combined Liens | \$150.23 |
| Total Of Special Assessments | \$925.20 |

CHARACTERISTICS

| | | | |
|--------------------|---------------------|----------------------|----------------------------------|
| County Land Use | Single Family Resid | Quality | Average |
| Universal Land Use | SFH | Sewer | Type Unknown |
| Lot Frontage | 65 | Heat Type | Central |
| Lot Depth | 94 | Patio Type | Covered Patio |
| Lot Acres | 0.1402 | Garage Type | Parking Avail |
| Lot Area | 6,109 | Parking Type | On Site |
| Lot Shape | Irregular | Parking Spaces | 2 |
| Style | Conventional | Roof Material | Composition Shingle |
| Building Sq Ft | 1,531 | Roof Shape | Gable |
| Stories | 1 | Interior Wall | Drywall |
| Total Units | 1 | Exterior | Stucco |
| Total Rooms | 6 | Flooring Material | Concrete |
| Bedrooms | 3 | Foundation | Slab |
| Total Baths | 2 | Year Built | 1960 |
| MLS Total Baths | 2 | Effective Year Built | 1960 |
| Full Baths | 2 | Other Impvs | Fence, Addition |
| Family Rooms | 1 | Equipment | Disposal, Range Hood, Range Oven |
| Other Rooms | Family Room | Building Type | Type Unknown |
| Fireplaces | 1 | # of Buildings | 1 |
| Condition | Average | | |

ESTIMATED VALUE

| | | | |
|----------------|-----------------------|-----------------------------|----|
| RealAVM™ | \$786,200 | Confidence Score | 81 |
| RealAVM™ Range | \$706,200 - \$866,100 | Forecast Standard Deviation | 10 |
| Value As Of | 08/28/2023 | | |

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

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

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

LAST MARKET SALE & SALES HISTORY

| | | | |
|-----------------------|------------|--------------|-------------------|
| Recording Date | 09/22/1999 | Sale Type | Full |
| Sale Date | 05/13/1999 | Deed Type | Grant Deed |
| Sale Price | \$180,000 | Owner Name | Simien Anthony |
| Price Per Square Feet | \$117.57 | Owner Name 2 | Hogg Alicia T |
| Document Number | 1807986 | Seller | Hollins Vernon Sr |

| | | | | | |
|-----------------|----------------|---------------------------|---------------------------|---------------------------|-----------------|
| Recording Date | 07/27/2023 | 11/27/2018 | 04/25/2007 | 02/01/2007 | 02/24/2005 |
| Sale Date | 07/25/2023 | 10/31/2018 | 02/23/2007 | 01/29/2007 | 02/11/2005 |
| Sale Price | | | | | |
| Nominal | Y | Y | Y | Y | Y |
| Buyer Name | Simien Anthony | Hogg Alicia T | Simien Anthony & Rhonda C | Simien Anthony & Rhonda C | Simien Anthony |
| Seller Name | Hogg Alicia T | Simien Rhonda C & Anthony | Simien Anthony & Rhonda C | Simien Anthony | Simien Rhonda |
| Document Number | 495787 | 1188101 | 995095 | 224352 | 417866 |
| Document Type | Grant Deed | Grant Deed | Grant Deed | Grant Deed | Quit Claim Deed |

| | | | |
|-----------------|-----------------|-------------------|-------------------|
| Recording Date | 04/25/2001 | 09/22/1999 | 07/29/1993 |
| Sale Date | 09/30/1999 | 05/13/1999 | |
| Sale Price | | \$180,000 | \$185,000 |
| Nominal | Y | | |
| Buyer Name | Simien Anthony | Simien Anthony | Hollins Vernon Sr |
| Seller Name | Cox Tanya L | Hollins Vernon Sr | Cave Georgia L |
| Document Number | 703074 | 1807986 | 1463009 |
| Document Type | Quit Claim Deed | Grant Deed | Grant Deed |

PROPERTY DATA

Borrower: CATAMOUNT PROPERTIES 2018 LLC

File No.: 34570100

Property Address: 19011 ENSLOW DRIVE

Case No.:

City: CARSON

State: CA

Zip: 90746

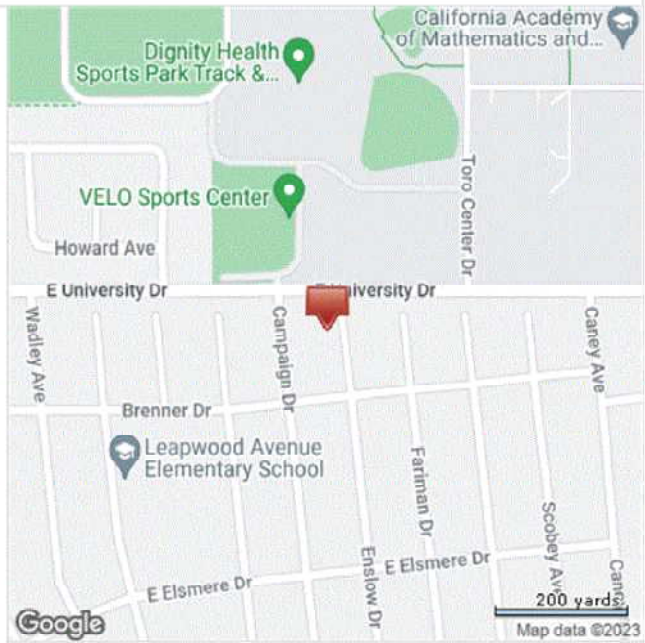
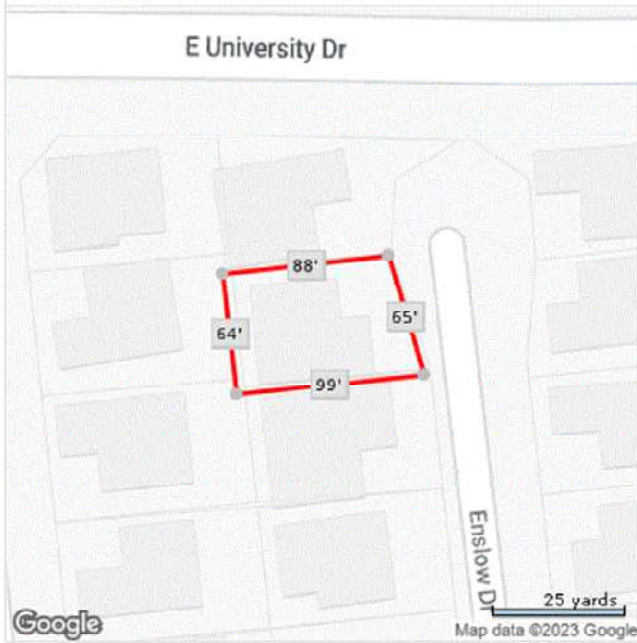
Lender: Wedgewood Inc

MORTGAGE HISTORY

| | | | | | |
|-----------------|----------------------|----------------------|-------------------|------------------------|--------------|
| Mortgage Date | 06/01/2022 | 11/27/2018 | 02/09/2017 | 04/25/2007 | 03/24/2005 |
| Mortgage Amount | \$195,000 | \$113,000 | \$324,490 | \$58,000 | \$25,000 |
| Mortgage Lender | | | Wells Fargo Bk Na | Countrywide Hm Lns Inc | Wescom Cu |
| Mortgage Code | Private Party Lender | Private Party Lender | Conventional | Conventional | Conventional |

| | | | |
|-----------------|--------------|--------------|--------------|
| Mortgage Date | 02/24/2005 | 01/14/2004 | 10/23/2003 |
| Mortgage Amount | \$340,000 | \$41,400 | \$261,000 |
| Mortgage Lender | Loancity.com | Chapel Mtg | Accubanc Mtg |
| Mortgage Code | Conventional | Conventional | Conventional |

PROPERTY MAP



*Lot Dimensions are Estimated

LISTING HISTORY

| | | |
|---|-----------|--------------------|
| Borrower: CATAMOUNT PROPERTIES 2018 LLC | | File No.: 34570100 |
| Property Address: 19011 ENSLOW DRIVE | | Case No.: |
| City: CARSON | State: CA | Zip: 90746 |
| Lender: Wedgewood Inc | | |

| | | | | | | | | |
|----------------------------|--------------------|-----------|---------|---------|-----------|--------|-------------------|--------------|
| IV23133567 | 19011 Enslow Drive | IVAMIRYAS | 750,000 | 750,000 | C | P | 07/20/23 13:24:09 | IVAMIRYAS |
| IV23133567 | 19011 Enslow Drive | IVAMIRYAS | 750,000 | 750,000 | | 2 | 07/19/23 19:44:13 | IVAMIRYAS |
| IV23133567 | 19011 Enslow Drive | IVAMIRYAS | 750,000 | 750,000 | | C | 07/19/23 19:44:13 | IVAMIRYAS |
| WS21074023 | 19011 Enslow Drive | ws80245 | 685,000 | 685,000 | A | X | 07/14/21 01:01:04 | MatrixSystem |
| WS21074023 | 19011 Enslow Drive | ws80245 | 685,000 | 685,000 | H | A | 07/14/21 00:02:50 | MatrixSystem |
| WS21074023 | 19011 Enslow Drive | ws80245 | 685,000 | 685,000 | A | H | 07/01/21 09:33:14 | ws80245 |
| WS21074023 | 19011 Enslow Drive | ws80245 | 685,000 | 685,000 | H | A | 07/01/21 00:03:53 | MatrixSystem |
| WS21074023 | 19011 Enslow Drive | ws80245 | 685,000 | 685,000 | A | H | 06/08/21 13:10:20 | ws80245 |
| WS21074023 | 19011 Enslow Drive | ws80245 | 685,000 | 685,000 | H | A | 06/08/21 00:03:04 | MatrixSystem |
| WS21074023 | 19011 Enslow Drive | ws80245 | 685,000 | 685,000 | A | H | 05/24/21 12:33:04 | ws80245 |
| WS21074023 | 19011 Enslow Drive | ws80245 | 685,000 | 685,000 | H | A | 05/24/21 00:08:14 | MatrixSystem |
| WS21074023 | 19011 Enslow Drive | ws80245 | 685,000 | 685,000 | A | H | 05/09/21 14:40:55 | ws80245 |
| WS21074023 | 19011 Enslow Drive | ws80245 | 685,000 | 685,000 | 1.000 | 2 | 04/23/21 18:53:25 | ws80245 |
| WS21074023 | 19011 Enslow Drive | ws80245 | 685,000 | 685,000 | 700000.00 | 685000 | 04/20/21 15:32:16 | ws80245 |
| WS21074023 | 19011 Enslow Drive | ws80245 | 700,000 | 700,000 | 789000.00 | 700000 | 04/14/21 11:24:55 | ws80245 |
| WS21074023 | 19011 Enslow Drive | ws80245 | 789,000 | 789,000 | 790000.00 | 789000 | 04/13/21 10:23:25 | ws80245 |
| WS21074023 | 19011 Enslow Drive | ws80245 | 790,000 | 790,000 | 800000.00 | 790000 | 04/13/21 09:47:37 | ws80245 |
| WS21074023 | 19011 Enslow Drive | ws80245 | 800,000 | 800,000 | 700000.00 | 800000 | 04/13/21 09:47:13 | ws80245 |
| WS21074023 | 19011 Enslow Drive | ws80245 | 700,000 | 700,000 | | 1.000 | 04/13/21 09:17:03 | ws80245 |
| WS21074023 | 19011 Enslow Drive | ws80245 | 700,000 | 700,000 | | A | 04/13/21 09:17:03 | ws80245 |

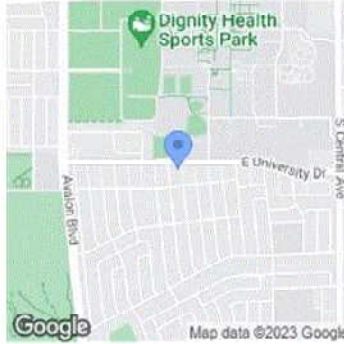
| | |
|---|----------------------|
| Borrower: CATAMOUNT PROPERTIES 2018 LLC | File No.: 34570100 |
| Property Address: 19011 ENSLOW DRIVE | Case No.: |
| City: CARSON | State: CA Zip: 90746 |
| Lender: Wedgewood Inc | |

19011 Enslow Dr, Carson 90746

STATUS: **Pending**

LIST PRICE: **\$750,000 - \$637,500**

Use maps



BED / BATH: **3/2,0,0,0**
 SQFT(src): **1,531 (P)**
 PRICE PER SQFT: **\$489.88**
 LOT(src): **6,098/0.14 (P)**
 LEVELS: **One**
 GARAGE: **2/Attached**
 YEAR BUILT(src): **1960 (PIIB)**
 PROP SUB TYPE: **SFR/D**
 DOM / CDOM: **0/0**
 SLC: **Standard**
 PARCEL #: **7321020011**
 LISTING ID: **IV23133567**

[Submit Offer](#)

DESCRIPTION

This charming 3 bedroom, 2 bathroom home holds incredible potential for its future owners. Nestled in a peaceful neighborhood, this property offers a warm and welcoming ambiance from the moment you step inside. The well-designed layout boasts spacious living areas, providing ample room for family gatherings and entertaining guests. The bedrooms are generously sized, offering the perfect space for relaxation and personalization. The two bathrooms are well-appointed and ready for your creative touch. With a little vision and some upgrades, this house can be transformed into your dream home. Conveniently located close to schools, parks, shopping, and major transportation routes, this home offers both comfort and convenience. Don't miss this incredible opportunity to unlock the full potential of this lovely property and create lasting memories for years to come.

EXCLUSIONS:

AREA: **699 - Not Defined**
 SUBDIVISION: /
 COUNTY: **Los Angeles**
 SENIOR COMMUNITY?: **No**
 CERTIFIED 433A?:

INCLUSIONS:

LIST \$ ORIGINAL: **\$750,000**
 BASEMENT SQFT:
 COMMON WALLS: **No Common**
Walls
 PARKING:
 HORSE:
 PROBATE AUTHORITY:

ROOM TYPE: **Living Room**
 EATING AREA:

COOLING: **None**
 HEATING:
 VIEW: **None**
 WATERFRONT:
 LAUNDRY: **None**

PROP SUB TYPE: **Single Family Residence (Detached)**

STRUCTURE TYPE: **House**

COMMON INTEREST: **None**

INTERIOR

INTERIOR:
 MAIN LEVEL BEDROOMS: **3**
 MAIN LEVEL BATHROOMS: **2**

ACCESSIBILITY:
 APPLIANCES:
 KITCHEN FEATURES:
 BATHROOM FEATURES:

FLOORING:
 ENTRY LOC/ENTRY LVL: **FRONT/1**
 FIREPLACE: **None**

EXTERIOR

EXTERIOR:
 FENCING:
 DIRECTION FACES:

SECURITY:
 SEWER: **Public Sewer**

LOT: **0-1 Unit/Acre**
 POOL: **None**

PATIO/PORCH:
 SPA:

BUILDING

BUILDER NAME:
 MAKE:
 BUILD MODEL:
 TAX MODEL:

ARCH STYLE:
 DOOR:
 WINDOW:

ROOF:
 FOUNDATION DTLS:
 PROP COND:

CONSTR MTLS:
 OTHER STRUCT:
 NEW CONSTRUCTION YN: **No**

GARAGE AND PARKING

ATTACHED GARAGE?: **Attached**
 UNCOVERED SPACES:

PARKING TOTAL: **2**
 # REMOTES:

GARAGE SPACES: **2**
 RV PARK DIM:

CARPORT SPACES:

GREEN

GREEN ENERGY GEN:
 WALK SCORE:

GREEN ENERGY EFF:

GREEN SUSTAIN:

GREEN WTR CONSERV:

POWER PRODUCTION

POWER PRODUCTION: **No**

GREEN VERIFICATION: **No**

COMMUNITY

HOA FEE: **\$0**
 HOA FEE 2:

HOA NAME:
 HOA NAME 2:

HOA PHONE:
 HOA PHONE 2:

OF UNITS: **1**
 # UNITS IN COMMUNITY:

MLS LISTING

| | | |
|---|-----------|--------------------|
| Borrower: CATAMOUNT PROPERTIES 2018 LLC | | File No.: 34570100 |
| Property Address: 19011 ENSLOW DRIVE | | Case No.: |
| City: CARSON | State: CA | Zip: 90746 |
| Lender: Wedgewood Inc | | |

HOA FEE 3:
 COMMUNITY: **Street Lights**
 HOA MANAGEMENT NAME:
 HOA MANAGEMENT NAME 2:
 HOA MANAGEMENT NAME 3:

HOA NAME 3:
 HOA AMENITIES:

HOA PHONE 3:

STORIES TOTAL: **1**

LAND

LAND LEASE?: **No**
 PARCEL #: **7321020011**
 ADDITIONAL APN(s): **No**

LAND LEASE AMOUNT:
 LAND LEASE AMT FREQ:
 LAND LEASE PURCH?:
 LAND LEASE RENEW:

UTILITIES:
 ELECTRIC:
 WATER SOURCE: **None**
 LOT SIZE DIM:
 ASSESSMENTS: **None**

TAX LOT: **Unkn**
 TAX BLOCK:
 TAX TRACT #: **Unknown**
 ZONING:
 TAX OTHER ASSESSMENT: **\$1**
 TAX OTHER ASSESS SOURCE: **Unknown**

SCHOOL

HIGH SCHOOL DISTRICT: **Los Angeles Unified**

ELEMENTARY:
 ELEMENTARY OTHER:

MIDDLE/JR HIGH:
 MIDDLE/JR HIGH OTHER:

HIGH SCHOOL:
 HIGH SCHOOL OTHER:

LISTING

BAC: **2%**
 BAC RMRKS:
 DUAL/VARI COMP?: **No**
 LEASE CONSIDERED?: **No**
 CURRENT FINANCING:
 POSSESSION:
 SIGN ON PROPERTY?: **No**
 CONTINGENCY LIST:

TERMS: **Conventional, Fannie Mae, FHA**
 LIST AGRMT: **Exclusive Right To Sell**
 LIST SERVICE: **Full Service**
 AD NUMBER:
 DISCLOSURES:
 INTERNET, AVM?/COMM?: **Yes/Yes**
 INTERNET?/ADDRESS?: **Yes/Yes**
 NEIGHBORHOOD MARKET REPORT YNP: **Yes**

DATES

LIST CONTRACT DATE: **07/19/23**
 START SHOWING DATE:
 ON MARKET DATE:
 PRICE CHG TIMESTAMP:
 STATUS CHG TIMESTAMP: **07/20/23**
 MOD TIMESTAMP: **07/21/23**
 EXPIRED DATE:
 PURCH CONTRACT DATE: **07/19/23**
 ENDING DATE:

CONTINGENCY:
PRIVATE REMARKS:

SHOWING INFORMATION

SHOW CONTACT TYPE: **Agent**
 SHOW CONTACT NAME:
 SHOW CONTACT PH:
 SHOW INSTRUCTIONS: **Please send an email to show.**
 DIRECTIONS: **Use maps**

LOCK BOX LOCATION:
 LOCK BOX TYPE: **None**

OCCUPANT TYPE: **Owner**
 OWNER'S NAME:

AGENT / OFFICE

LA: **(IVAMIRYAS) YASIR AMIR**
 CoLA:
 LO: **(IVSHB) Shakeel Ahmed, Broker**
 LO PHONE: **602-295-8480**
 CoLO:
 CoLO PHONE:

LA State License: **02011968**
 CoLA State License:
 LO State License: **01435410**
 LO FAX:
 CoLO State License:
 CoLO FAX:
 Offers Email: **yasir13amir@gmail.com**

CONTACT PRIORITY

1.LA EMAIL: **yasir13amir@gmail.com**
 2.LA EMAIL: **yasir13amir@gmail.com**
 3.LA EMAIL: **yasir13amir@gmail.com**
 4.LA FAX:
 5.LA VOICEMAIL:
 6.LA EMAIL: **yasir13amir@gmail.com**

COMPARABLE INFORMATION

CLOSE PRICE:
 LIST PRICE: **\$750,000**
 LIST \$ ORIGINAL:
 PURCH CONTRACT DATE: **07/19/23**
 DOM/CDOM: **0/0**

BA: **()**
 BO:
 BA State License:
 BO State License:

CoBA: **()**
 CoBO:
 CoBA State License:
 CoBO State License:

BUYER FINANCING:
 CONCESSIONS \$:
 CONCESSION CMTS:
 END DATE:

AGENT FULL: Residential LISTING ID: IV23133567 Printed by David Grant, State Lic: AR006971 on 09/09/2023 8:45:28 AM

Search Criteria
 Property Type is 'Residential'
 Standard Status is one of 'Coming Soon', 'Active', 'Act Under Contract', 'Pending'
 Property Sub Type is 'Single Family Residence'
 Status Price Change Timestamp is 09/01/2022+
 Parcel Number is like '7321*', '7322*', '7381*', '7322*', '7380*', '7323*'
 Living Area is 1800 or less
 Selected 1 of 7 results.

EXPIRED LISTING

| | |
|---|----------------------|
| Borrower: CATAMOUNT PROPERTIES 2018 LLC | File No.: 34570100 |
| Property Address: 19011 ENSLOW DRIVE | Case No.: |
| City: CARSON | State: CA Zip: 90746 |
| Lender: Wedgewood Inc | |

19011 Enslow Dr, Carson 90746

STATUS: **Expired**

LIST PRICE: **\$685,000** ↓

Cross street: Brenner Drive



BED / BATH: **4/2,0,0**
 SQFT(src): **1,700 (E)**
 PRICE PER SQFT: **\$402.94**
 LOT(src): **6,109/0.1402 (A)**
 LEVELS: **One**
 GARAGE: **2/Attached**
 YEAR BUILT(src): **1960 (ASR)**
 PROP SUB TYPE: **SFR/D**
 DOM / CDOM: **38/38**
 SLC: **Standard**
 PARCEL #: **7321020011**
 LISTING ID: **WS21074023**

[Submit Offer](#)

DESCRIPTION

BUY THIS HOME AND TRADE! You may get \$75,000 down pay assistance. This bright and airy single story home is located in a safe cul-de-sac across from CSU Dominguez Hills. Newer flooring, windows, and water heater are some of the improvements made to this home. The home features a large driveway, fenced yard, and a roof that is only 4 years old! There are four bedrooms and two bathrooms, two of the rooms have separate entrances. Centrally located with easy access to many supermarkets, restaurants, retail stores, the Victoria Regional Park, the Victoria golf course, and the 91, 205 & 110 Freeways. Disclaimer: Home has 4 bedrooms, tax data only shows 3; tax data shows 1,531 sq ft, estimated 1,700 sq ft with addition (permit status unclear). All information deemed reliable but not guaranteed.

EXCLUSIONS:

AREA: **137 - North Carson**
 SUBDIVISION: **/**
 COUNTY: **Los Angeles**
 SENIOR COMMUNITY?: **No**
 CERTIFIED 433A?:

LIST \$ ORIGINAL: **\$700,000**
 BASEMENT SQFT:
 COMMON WALLS: **No Common Walls**
 PARKING: **Garage**
 HORSE:
 PROBATE AUTHORITY:

INCLUSIONS:

ROOM TYPE: **All Bedrooms Down, Kitchen, Living Room**
 EATING AREA:

COOLING: **Central Air**
 HEATING: **Central**
 VIEW: **Neighborhood**
 WATERFRONT:
 LAUNDRY: **Inside**

PROP SUB TYPE: **Single Family Residence (Detached)**

STRUCTURE TYPE: **House**

COMMON INTEREST: **None**

INTERIOR

INTERIOR:
 MAIN LEVEL BEDROOMS: **4**
 MAIN LEVEL BATHROOMS: **2**

ACCESSIBILITY:
 APPLIANCES: **Dishwasher, Gas Range**
 KITCHEN FEATURES:
 BATHROOM FEATURES: **Shower in Tub**

FLOORING:
 ENTRY LOC/ENTRY LVL: **/**
 FIREPLACE: **Living Room**

EXTERIOR

EXTERIOR:
 FENCING:
 DIRECTION FACES:

SECURITY:
 SEWER: **Public Sewer**

LOT: **Front Yard**
 POOL: **None**

PATIO/PORCH:
 SPA: **None**

BUILDING

BUILDER NAME:
 MAKE:
 BUILD MODEL:
 TAX MODEL:

ARCH STYLE:
 DOOR:
 WINDOW:

ROOF:
 FOUNDATION DTLs:
 PROP COND:

CONSTR MTLs:
 OTHER STRUCT:
 NEW CONSTRUCTION YN: **No**

GARAGE AND PARKING

ATTACHED GARAGE?: **Attached**
 UNCOVERED SPACES:

PARKING TOTAL: **2**
 # REMOTES:

GARAGE SPACES: **2**
 RV PARK DIM:

CARPORT SPACES:

GREEN

GREEN ENERGY GEN:
 WALK SCORE:

GREEN ENERGY EFF:

GREEN SUSTAIN:

GREEN WTR CONSERV:

POWER PRODUCTION

POWER PRODUCTION:

GREEN VERIFICATION:

COMMUNITY

HOA FEE: **\$0**
 HOA FEE 2:
 HOA FEE 3:
 COMMUNITY: **Sidewalks, Street Lights**

HOA NAME:
 HOA NAME 2:
 HOA NAME 3:
 HOA AMENITIES:

HOA PHONE:
 HOA PHONE 2:
 HOA PHONE 3:

OF UNITS: **1**
 # UNITS IN COMMUNITY:
 STORIES TOTAL: **1**

EXPIRED LISTING

| | |
|---|----------------------|
| Borrower: CATAMOUNT PROPERTIES 2018 LLC | File No.: 34570100 |
| Property Address: 19011 ENSLOW DRIVE | Case No.: |
| City: CARSON | State: CA Zip: 90746 |
| Lender: Wedgewood Inc | |

HOA MANAGEMENT NAME:
HOA MANAGEMENT NAME 2:
HOA MANAGEMENT NAME 3:

LAND

| | | | |
|------------------------------|----------------------|-----------------------------|---------------------------|
| LAND LEASE?: No | LAND LEASE AMOUNT: | UTILITIES: | TAX LOT: 50 |
| PARCEL #: 7321020011 | LAND LEASE AMT FREQ: | ELECTRIC: | TAX BLOCK: |
| ADDITIONAL APN(s): No | LAND LEASE PURCI P: | WATER SOURCE: Public | TAX TRACT #: 25661 |
| | LAND LEASE RENEW: | LOT SIZE DIM: | ZONING: CARS* |
| | | ASSESSMENTS: Unknown | TAX OTHER ASSESSMENT: |
| | | | TAX OTHER ASSESS SOURCE: |

SCHOOL

| | | | |
|--|-------------------|-----------------------|--------------------|
| HIGH SCHOOL DISTRICT: Los Angeles Unified | ELEMENTARY: | MIDDLE/JR HIGH: | HIGH SCHOOL: |
| | ELEMENTARY OTHER: | MIDDLE/JR HIGH OTHER: | HIGH SCHOOL OTHER: |

LISTING

DATES

| | | |
|------------------------------|--|---------------------------------------|
| BAC: 2% | TERMS: 1031 Exchange, Cal Vet Loan, Cash, Cash To Existing Loan, Cash to New Loan, Conventional, Fannie Mae, FHA, VA Loan | LIST CONTRACT DATE: 04/13/21 |
| BAC RMRKS: | LIST AGRMT: Exclusive Right To Sell | START SHOWING DATE: |
| DUAL /VARI COMP?: No | LIST SERVICE: Full Service | ON MARKET DATE: 04/13/21 |
| LEASE CONSIDERED?: No | AD NUMBER: | PRICE CHG TIMESTAMP: 04/20/21 |
| CURRENT FINANCING: | DISCLOSURES: | STATUS CHG TIMESTAMP: 07/14/21 |
| POSSESSION: | INTERNET, AVM?/COMM?: Yes/Yes | MOD TIMESTAMP: 07/14/21 |
| SIGN ON PROPERTY?: | INTERNET?/ADDRESS?: Yes/Yes | EXPIRED DATE: 07/13/21 |
| CONTINGENCY LIST: | NEIGHBORHOOD MARKET REPORT YN?: Yes | PURCH CONTRACT DATE: |
| | | ENDING DATE: 07/13/21 |

CONTINGENCY:

PRIVATE REMARKS: DO NOT USE SHOWING TIME. All showing and question text Wendy at 626.715.7290. Please email buyer signed PEAD form before showing. Please Send All offers to topschoolhomes@gmail.com and text listing agent to notify 626-789-5768. All information provided is deemed reliable, but is not guaranteed and should be independently verified.

SHOWING INFORMATION

| | | |
|--|-------------------------------|-----------------------------|
| SHOW CONTACT TYPE: See Remarks | LOCK BOX LOCATION: N/A | OCCUPANT TYPE: Owner |
| SHOW CONTACT NAME: | LOCK BOX TYPE: None | OWNER'S NAME: |
| SHOW CONTACT PH: | | |
| SHOW INSTRUCTIONS: DO NOT USE SHOWING TIME. All showing and question text Wendy at 626.715.7290. Please email buyer signed PEAD form before showing. Please Send All offers to topschoolhomes@gmail.com and text listing agent to notify 626-789-5768. All information provided is deemed reliable, but is not guaranteed and should be independently verified. | | |
| DIRECTIONS: Cross street: Brenner Drive | | |

AGENT / OFFICE

CONTACT PRIORITY

| | | |
|---|--|------------------------------------|
| LA: (ws80245) RAY CHEN | LA State License: 01267170 | 1.OTHER: Wendy/626-715-7290 |
| CoLA: | CoLA State License: | 2.LA CELL: 626-789-5768 |
| LO: (21150) Your Home Sold Guaranteed Rlty | LO State License: 01908329 | |
| LO PHONE: 626-789-0159 | LO FAX: 626-898-9389 | |
| CoLO: | CoLO State License: | |
| CoLO PHONE: | CoLO FAX: | |
| | Offers Email: topschoollhomes@gmail.com | |

COMPARABLE INFORMATION

| | | | |
|------------------------------|-------------------|---------------------|---------------------------|
| CLOSE PRICE: | BA: () | CoBA: () | BUYER FINANCING: |
| LIST PRICE: \$685,000 | BO: | CoBO: | CONCESSIONS \$: |
| LIST \$ ORIGINAL: | BA State License: | CoBA State License: | CONCESSION CMTS: |
| PURCH CONTRACT DATE: | BO State License: | CoBO State License: | END DATE: 07/13/21 |
| DOM/CDOM: 38/38 | | | |

AGENT FULL: Residential LISTING ID: WS21074023 Printed by David Grant, State Lic: AR006971 on 09/09/2023 8:46:56 AM

Search Criteria
Property Type is 'Residential'
Street Number Numeric is 19011
Street Name is like 'EN**'
City is 'Carson'
Selected 1 of 2 results.

SEARCH RESULTS

Borrower: CATAMOUNT PROPERTIES 2018 LLC

File No.: 34570100

Property Address: 19011 ENSLOW DRIVE

Case No.:

City: CARSON

State: CA

Zip: 90746

Lender: Wedgewood Inc

David Grant
dggappraisals@outlook.com
Office:
State Lic. AR006971



Fannie Mae 1004MC Statistics Detail.

Prepared By: David Grant

Listings as of 09/09/23 at 9:09 am

Property Type is 'Residential' Standard Status is one of 'Coming Soon', 'Active', 'Act Under Contract', 'Pending', 'Closed' Property Sub Type is 'Single Family Residence' MLS Area Major is one of '137 - North Carson', '138 - Rancho Dominguez' Status Price Change Timestamp is 08/01/2022+ Parcel Number is like '7321*', '7322*', '7380*', '7381*', '7323*' Living Area is 1000 or less

Residential

Active

| MLS # | Address | BD | BA | SqFt | \$/SqFt | List Date | DOM | List Price |
|------------|----------------------|----|----|-------|----------|------------|-----|------------|
| SB23145537 | 19117 Campaign Drive | 3 | 2 | 1,276 | \$509.40 | 08/15/2023 | 9 | \$650,000 |
| 22211685 | 19416 Midtown Avenue | 4 | 3 | 1,822 | \$466.52 | 10/24/2022 | 320 | \$850,000 |
| 23300897 | 1706 E Edom Street | 3 | 2 | 1,440 | \$825.00 | 08/23/2023 | 16 | \$899,999 |

Closed

| MLS # | Address | BD | BA | SqFt | \$/SqFt | List Date | Sold Date | DOM | List Price | Sold Price | SP%LP |
|------------|-------------------------|----|----|-------|----------|------------|------------|-----|------------|------------|--------|
| OC22139622 | 19327 Annalee Avenue | 3 | 2 | 1,700 | \$373.53 | 06/27/2022 | 09/08/2022 | 26 | \$680,000 | \$635,000 | 93.38 |
| SB22181294 | 19241 Annalee Avenue | 3 | 2 | 1,276 | \$509.40 | 08/16/2022 | 10/04/2022 | 20 | \$669,900 | \$650,000 | 97.03 |
| SB23022142 | 1323 fernrock Street | 3 | 2 | 1,690 | \$390.53 | 02/08/2023 | 04/11/2023 | 9 | \$689,000 | \$660,000 | 95.79 |
| SB22219643 | 19518 Belshaw Avenue | 4 | 2 | 1,813 | \$385.55 | 10/10/2022 | 12/21/2022 | 2 | \$699,000 | \$699,000 | 100.00 |
| DW22212518 | 19326 Fariman Drive | 4 | 2 | 1,534 | \$456.32 | 09/13/2022 | 12/30/2022 | 23 | \$750,000 | \$700,000 | 93.33 |
| SB22188157 | 972 E Tumont Street | 3 | 3 | 1,432 | \$492.32 | 08/25/2022 | 01/31/2023 | 45 | \$699,000 | \$705,000 | 100.86 |
| 23248729 | 843 E Denwall Drive | 4 | 2 | 1,618 | \$441.90 | 03/09/2023 | 04/28/2023 | 7 | \$715,000 | \$715,000 | 100.00 |
| PW23012971 | 19018 Tillman Avenue | 4 | 2 | 1,534 | \$472.62 | 01/24/2023 | 04/21/2023 | 58 | \$725,000 | \$725,000 | 100.00 |
| SB23094802 | 19739 Alonda Drive | 4 | 2 | 1,813 | \$424.71 | 05/10/2022 | 08/28/2023 | 3 | \$750,000 | \$770,000 | 102.67 |
| IV22211492 | 19109 Enslow Drive | 3 | 2 | 1,465 | \$529.01 | 09/28/2022 | 01/25/2023 | 78 | \$785,000 | \$775,000 | 98.73 |
| PW22203698 | 1048 E Denwall Drive | 4 | 2 | 1,612 | \$481.70 | 09/16/2022 | 04/03/2023 | 158 | \$776,500 | \$776,500 | 100.00 |
| PW23067134 | 1262 E Denwall Drive | 3 | 2 | 1,286 | \$606.53 | 04/20/2023 | 05/19/2023 | 12 | \$749,888 | \$780,000 | 104.02 |
| SR23070362 | 1852 E Cyrene Drive | 4 | 2 | 1,488 | \$537.63 | 04/24/2023 | 06/05/2023 | 11 | \$810,000 | \$800,000 | 98.77 |
| DW22255927 | 19241 Annalee Avenue | 3 | 2 | 1,276 | \$634.80 | 12/15/2022 | 01/12/2023 | 6 | \$809,900 | \$810,000 | 100.01 |
| RS22166039 | 741 E Tumont Street | 4 | 2 | 1,532 | \$528.72 | 07/26/2022 | 10/03/2022 | 28 | \$824,900 | \$810,000 | 98.19 |
| PW23117076 | 19006 Annalee Avenue | 3 | 2 | 1,465 | \$559.73 | 06/30/2023 | 08/29/2023 | 22 | \$799,900 | \$820,000 | 102.51 |
| SR22153777 | 1127 E Elsmere Drive | 3 | 2 | 1,465 | \$580.20 | 07/14/2022 | 09/28/2022 | 39 | \$859,000 | \$850,000 | 98.95 |
| 23249265 | 20108 Wadley Avenue | 4 | 2 | 1,612 | \$527.30 | 03/07/2023 | 06/16/2023 | 26 | \$869,000 | \$850,000 | 97.81 |
| DW22114949 | 19022 Colbeck Avenue | 4 | 2 | 1,856 | \$465.52 | 05/30/2022 | 08/03/2022 | 31 | \$875,000 | \$864,000 | 98.74 |
| SB23051577 | 19327 Annalee Avenue | 3 | 2 | 1,700 | \$514.71 | 03/29/2023 | 05/19/2023 | 3 | \$849,900 | \$875,000 | 102.95 |
| GD23058692 | 19008 Hillford Avenue | 4 | 3 | 1,800 | \$488.89 | 04/09/2023 | 05/16/2023 | 5 | \$849,000 | \$880,000 | 103.65 |
| CV23114301 | 1328 E Kramer Drive | 4 | 3 | 1,822 | \$493.96 | 06/27/2023 | 07/26/2023 | 10 | \$885,000 | \$900,000 | 101.69 |
| SR23089096 | 19518 Belshaw Avenue | 4 | 3 | 1,813 | \$523.99 | 05/24/2023 | 06/21/2023 | 6 | \$879,000 | \$950,000 | 108.08 |
| 22220729 | 1706 E Edom Street | 4 | 2 | 1,440 | \$416.67 | 12/02/2022 | 01/10/2023 | 26 | \$649,000 | \$600,000 | 92.45 |
| 22137039 | 20113 MIDTOWN Avenue | 3 | 2 | 1,292 | \$464.40 | 03/16/2022 | 12/07/2022 | 232 | \$605,000 | \$600,000 | 97.59 |
| CV22239738 | 19416 Tillman Avenue | 3 | 2 | 1,465 | \$494.88 | 11/03/2022 | 12/23/2022 | 18 | \$725,000 | \$725,000 | 100.00 |
| SB22230659 | 19109 Haigler Drive | 4 | 2 | 1,586 | \$469.74 | 10/27/2022 | 12/23/2022 | 6 | \$749,000 | \$745,000 | 99.47 |
| 22201753 | 1655 E Abbottson Street | 3 | 2 | 1,313 | \$571.21 | 09/20/2022 | 10/28/2022 | 6 | \$699,999 | \$750,000 | 107.14 |
| 22166031 | 19408 RADLETT Avenue | 4 | 3 | 1,822 | \$480.24 | 07/08/2022 | 08/05/2022 | 5 | \$850,000 | \$875,000 | 102.94 |

Coming Soon

| MLS # | Address | BD | BA | SqFt | \$/SqFt | List Date | DOM | List Price |
|------------|---------------------|----|----|-------|----------|------------|-----|------------|
| SW23166576 | 19701 Fariman Drive | 4 | 2 | 1,813 | \$457.80 | 09/05/2023 | 0 | \$830,000 |

Pending

| MLS # | Address | BD | BA | SqFt | \$/SqFt | List Date | DOM | List Price |
|-------|---------|----|----|------|---------|-----------|-----|------------|
|-------|---------|----|----|------|---------|-----------|-----|------------|

Data is deemed reliable, but has not been verified by CRMLS and is not guaranteed. Appraisers should perform their own analysis of the data, and this report shall not replace the technical steps required of an Appraiser completing Form 1004MC.

USPAP ADDENDUM

File No. 34570100

Borrower: CATAMOUNT PROPERTIES 2018 LLC
Property Address: 19011 ENSLOW DRIVE
City: CARSON County: LOS ANGELES State: CA Zip Code: 90746
Lender: Wedgewood Inc

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- [X] Appraisal Report A written report prepared under Standards Rule 2-2(a).
[] Restricted Appraisal Report A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: UNDER 30 DAYS

Additional Certifications

- [X] I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
[] I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

APPRAISER:

Signature: [Handwritten Signature]
Name: DAVID G. GRANT
Date Signed: 09/12/2023
State Certification #: AR006971
or State License #:
or Other (describe): State #:
State: CA
Expiration Date of Certification or License: 02/04/2025
Effective Date of Appraisal: 09/09/2023

SUPERVISORY APPRAISER (only if required):

Signature:
Name:
Date Signed:
State Certification #:
or State License #:
State:
Expiration Date of Certification or License:
Supervisory Appraiser inspection of Subject Property:
[] Did Not [] Exterior-only from street [] Interior and Exterior

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 considers his 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 LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. 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 the appraisal report whether 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.
4. 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.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. 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 completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

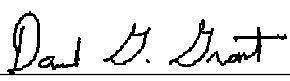
APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to 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 the estimate of market value in the appraisal report on the race, color, religion, sex, 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.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity 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 as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 19011 ENSLOW DRIVE, CARSON, CA 90746

APPRAISER:

Signature: 
 Name: DAVID G. GRANT
 Date Signed: 09/12/2023
 State Certification #: AR006971
 or State License #: _____
 State: CA
 Expiration Date of Certification or License: 02/04/2025

SUPERVISORY APPRAISER (only if required)

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____

Did Did Not Inspect Property

Borrower: CATAMOUNT PROPERTIES 2018 LLC

File No.: 34570100

Property Address: 19011 ENSLOW DRIVE

Case No.:

City: CARSON

State: CA

Zip: 90746

Lender: Wedgewood Inc

Accelerant National Insurance Company

(A Stock Company)

400 Northridge Road, Suite 800

Sandy Springs, GA 30350

**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 EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL103968-00

Renewal of: New

1. **Named Insured:** David G Grant

2. **Address:** 28030 Braidwood Dr
Rancho Palos Verdes, CA 90275

3. **Policy Period:** From: August 2, 2023 To: August 2, 2024
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above.

| | | |
|--|------------------|------------------|
| 4. Limit of Liability: | Each Claim | Policy Aggregate |
| Damages Limit of Liability | 4A. \$ 1,000,000 | 4C. \$ 2,000,000 |
| Claim Expenses Limit of Liability | 4B. \$ 1,000,000 | 4D. \$ 2,000,000 |

| | | |
|--|------------|-------------|
| 5. Deductible (Inclusive of Claims Expenses): | Each Claim | Aggregate |
| | 5A. \$500 | 5B. \$1,000 |

6. **Policy Premium:** \$ 8517. **Retroactive Date:** August 2, 2020

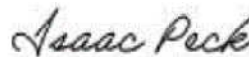
8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115

9. **Program Administrator:** OREP Insurance Services, LLC – appraisers@orep.org10. **Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: July 28, 2023

By: _____



Authorized Representative

Borrower: CATAMOUNT PROPERTIES 2018 LLC

File No.: 34570100

Property Address: 19011 ENSLOW DRIVE

Case No.:

City: CARSON

State: CA

Zip: 90746

Lender: Wedgewood Inc

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



David G. Grant

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

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 006971

Effective Date: February 5, 2023
Date Expires: February 4, 2025

Angela Jemmot
 Angela Jemmot, Bureau Chief, BREA

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THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE 'CHAIN LINK'