Exterior-Only Inspection Residential Appraisal Report File No. 3PP150CC

Th	e purpose of this summary appraisal report is	to provide the lender/client			apported, opinion or t			'
	Property Address 1591 Oleander Ave			City Chula Vista			Zip Code 91911	
	Borrower Redwood Holdings LLC	Owner of Pu	ublic Record	Balanay Trust (08-1	4-03)	County San	Diego	
	Legal Description Lot 758 Map 5729							
	Assessor's Parcel # 624-310-25-00			Гах Year 2023		R.E. Taxes \$		1,082
\vdash	Neighborhood Name South Chula Vista			Map Reference 1330H4		Census Tract	0133.12	
Ä	Occupant X Owner Tenant Vacant		sessments \$ ()	PUD HOA\$	0	per year pe	er month
SUBJEC	Property Rights Appraised X Fee Simple	Leasehold Other (de						
0,	Assignment Type Purchase Transaction	Refinance Transaction X						
	Lender/Client Wedgewood Inc.			attan Beach Blvd S				
	Is the subject property currently offered for sale or ha	s it been offered for sale in the	twelve month	s prior to the effective date	of this appraisal?	Yes _X_No)	
	Report data source(s) used, offering price(s), and data	e(s). SDMLS						
	Ididdid not analyze the contract for sale t	for the subject purchase transa	action. Explain	the results of the analysis of	f the contract for sale or	why the analysis	s was not performed.	
\Box								
Š	Contract Price \$ Date of Contr	ract Is th	he property se	eller the owner of public reco	rd? Yes No	Data Source	e(s)	
CONTRAC	Is there any financial assistance (loan charges, sale of	concessions, gift or downpaym	ent assistance	e, etc.) to be paid by any par	ty on behalf of the borrov	ver?	Yes No	
ဥ	If Yes, report the total dollar amount and describe the	items to be paid.						
	•	'						
f	Note: Race and the racial composition of the neig	hborhood are not appraisal	factors.					
ľ	Neighborhood Characteristics			using Trends	One-Unit I	lousing	Present Land Us	se %
	Location Urban X Suburban Rural	Property Values X		$\overline{}$	lining PRICE	_	One-Unit	85 %
١	Built-Up X Over 75% 25-75% Under				r Supply \$(000)		2-4 Unit	%
	Growth Rapid X Stable Slow	Marketing Time X			r 6 mths 480 Lo		Multi-Family	5 %
EIGHBORHOOD	Neighborhood Boundaries North: Palomar S				925 Hi		Commercial	5 %
S N	-	n, Last. Dianuywine l	i, Joulil.	iviaiii Si, & VVESI.		-	Other Vacant	5 %
ğ	Monserate Ave.	noted in Chille Vii-t-	oppress 4	1 miles Cauth 1	750 Pr			
פֿ	Neighborhood Description The subject is loc			4 miles Southeast (or Downtown San	Diego. Sc	noois, religious	5
ž	facilities, shopping, and most consum	ner services are nearl	by.					
					•			
	Market Conditions (including support for the above co							arket.
	The Real estate market in this area is	s increasing now and	the currer	nt lack of listings ha	s created a suppl	y imbalanc	е.	
	Dimensions 134x124x68x71	Area 9848 sf		Shape Irreg	ular	View N;	Res;	
	Specific Zoning Classification R1		$\overline{}$	Family Residential				
	Zoning Compliance X Legal Legal Nonc	onforming (Grandfathered Use	e) No Z	Zoning 🔛 Illegal (descr	be)			
	Is the highest and best use of the subject property as	improved (or as proposed per	plans and spe	ecifications) the present use	? XYes No	If No, descr	ribe.	
-								
	Utilities Public Other (describe)		Public	Other (describe)	Off-site Imp	rovements—T	ype Public	Private
Ш		Water		Other (describe)	·	rovements—T halt		Private
SITE	Electricity X	Water Sanitary Sewer	X	Other (describe)	Street Asp	halt	ype Public	Private
SITE	Electricity X Gas X	Sanitary Sewer			Street Asp Alley Nor	halt e	X	Private
SITE	Electricity X Gas X Yes X Yes X N	Sanitary Sewer	X	FEMA Map # 0607	Street Asp Alley Nor	halt e		Private
SITE	Electricity X Gas X Y Yes X N FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for t	Sanitary Sewer No FEMA Flood Zone X he market area? X Yes	X X	FEMA Map # 0607	Street Asp Alley Nor 73C2156G	halt ie FEMA Map Dat	X 05/16/2012	
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Exterior-Only Inspection Residential Appraisal Report File No. 3PP150CC

						ct neighborhood rang			to				
						t twelve months rang				to \$	925,000		
FEATURE	SUBJE	<u>-</u> C1				SALE NO. 1	COMPARABLE SALE NO. 2			4.40	COMPARABLE S		
1591 Oleander Ave			1508 Oleander Ave Chula Vista, CA 91911			1422 Oleander Ave				1428 Oleander Ave Chula Vista, CA 91911			
Address Chula Vista,	CA 91911					91911	Chula Vista, CA 91911 0.69 miles NW				0.66 miles NW		
Proximity to Subject			0.41 m	iles N		700.000	0.69 m	iles NVV				755.000	
Sale Price	\$		+ 404	70	\$	760,000	+ 400	54 6	\$ 680,000	_	\$	755,000	
Sale Price/Gross Liv. Area	\$ 0	.00 sq. ft.	\$ 494			4400 DOM 0		.51 sq. ft.	50050D DOM 4	_	501.99 sq. ft.	1000 0011 0	
Data Source(s)						1163;DOM 6			5025SD;DOM 4			12SD;DOM 9	
Verification Source(s)			Doc#94						1/28/2023		#236482 08/		
VALUE ADJUSTMENTS	DESCRI	PTION		CRIPTIC	N	+(-) \$ Adjustment	1	CRIPTION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment	
Sale or Financing			ArmLth				ArmLth			Arm			
Concessions			VA;170				Conv;0			Con			
Date of Sale/Time			s04/23			11,500	s04/23		10,000		/23;c07/23	4,000	
Location	N;Res;Sl.		N;Res;		Str			SI.Tfc St	tr	_	es;SI.Tfc Str		
Leasehold/Fee Simple	Fee Simp	le	Fee Sir				Fee Sir			_	Simple		
Site	9848 sf		10900	sf		-2,000	6000 s		8,000			8,000	
View	N;Res;		N;Res;				N;Res;			N;R			
Design (Style)	DT1.0;Bui	ngalow	DT1.0;	Bunga	alow			Bungalo	w	_	.0;Bungalow		
Quality of Construction	Q4		Q4				Q4			Q4			
Actual Age	56		57			0	55		0	55		0	
Condition	C4		C3			-30,000	C4			C4			
Above Grade	Total Bdrms.	Baths	Total Bdrms		iths		Total Bdrms			Total	Bdrms. Baths		
Room Count	6 3	2.0	6 3		.0		6 3	2.0		7	4 2.0	-10,000	
Gross Living Area 150	1,3	384 sq. ft.		1,536	sq. ft.	-23,000		1,392 sq	. ft. C		1,504 sq. ft.	-18,000	
Basement & Finished	0sf	-	0sf				0sf			0sf			
Rooms Below Grade													
Functional Utility	Average		Averag	je			Averag	е		Ave	rage		
Heating/Cooling	Fau,None	,	Fau,No				Fau,No				,None		
Energy Efficient Items	None		None				None			Non			
Garage/Carport	2ga2dw		2ga2dv	N			2ga2dv	v		2ga			
Porch/Patio/Deck	Patio		Cov Pa			-2,000			-2,000		Patio	-2,000	
Pool/Spa	None		None				None			Non			
Fireplace(s)	None		1 Firep	lace		-2 000	1 Firep	lace	-2 000		replace	-2,000	
1 11 0 1 11 11 11 11 11 11 11 11 11 11 11 11										1		_,000	
Net Adjustment (Total)			— +	(X)-	\$	49,200	X +	— -	\$ 14,000		+ X- \$	20,000	
Adjusted Sale Price			Net Adj.	-6.5		10,200	Net Adj.	2.1%	11,000	Net A		20,000	
II = =			Gross Adj.		% \$	710,800	1 1	3.2%	\$ 694,000	1	,	735,000	
■ of Comparables			Oloss Auj.	0.0			I Oloss Auj.	J.Z /0	ψ 00 -1 ,000	01033	Auj. 0.070 \$	700,000	
of Comparables I X did did not res	search the sale	or transfer hi	story of the	e subject		rty and comparable s	ales. If not,	explain					
My research did X Data source(s) Corelog	did not reveal gic did not reveal	any prior sale	es or transf	fers of th	prope e subj	rty and comparable s	nree years p	rior to the et	ffective date of this app				
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Exterior-Only Inspection Residential Appraisal Report

File No. 3PP150CC

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.' Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: 1. buyer and seller are typically motivated; 2. both parties are well informed or well advised and acting in what they consider their own best interests; 3. a reasonable time is allowed for exposure in the open market; 4. payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale. 5. the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale. I have considered relevant competitive listings/contract offerings in performing this appriasal, and any trend indicated by that data is supported by the listing/offering information included in this report. I have performed no Appraisal services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. This appraisal was prepared in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice. The appraisal was prepared in accordance with the requirements of the Title X1 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended (12 U.S.C. 331 es seq.) and any implementing regulations. This is an Appraisal Report. The Highest and Best Use of the subject is "as is". No other use would be financially feasible, legally permissible, or legally Possible. ESTIMATED EXPOSURE TIME: is 3 Months. SEARCH PARAMETERS: The search parameters include all homes in the subject's defined neighborhood in the past year, 1100-1600sf Clear Captal AMC #1256 COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The cost approach is not applicable as this is a drive by OPINION OF SITE VALUE = \$ ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Dwellina Sa. Ft. @ \$ Quality rating from cost service Sq. Ft. @ \$ Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Garage/Carport Sq. Ft. @ \$ = \$ Total Estimate of Cost-New Functional Less 50 Physical External Depreciation = \$ (Depreciated Cost of Improvements 40 Years | INDICATED VALUE BY COST APPROACH. Estimated Remaining Economic Life (HUD and VA only) = \$ INCOME APPROACH TO VALUE (not required by Fannie Mae) X Gross Rent Multiplier Estimated Monthly Market Rent \$ Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) The income approach is not applicable as homes in this area are not typically purchased for income potential. PROJECT INFORMATION FOR PUDs (if applicable) Yes No Unit type(s) Detached Attached Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal name of project Total number of units sold Total number of phases Total number of units Total number of units rented Total number of units for sale Yes No If Yes, date of conversion Was the project created by the conversion of an existing building(s) into a PUD? Does the project contain any multi-dwelling units? Yes No Data source(s) Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. Yes No If Yes describe the rental terms and options Are the common elements leased to or by the Homeowners' Association? Describe common elements and recreational facilities.

Exterior-Only Inspection Residential Appraisal Report

File No. 3PP150CC

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

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

Exterior-Only Inspection Residential Appraisal Report File No. 3PP150CC

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. 3PP150CC

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

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

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

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature 1 57 til 4 Signature_ Name Todd Lackner Company Name The Lackner Group Company Name Company Address PO Box 5005 Pmb #193 Company Address Rancho Santa Fe, CA 92067-5005 Telephone Number _ Telephone Number <u>619-316-9088</u> Email Address Email Address TheLacknergrp@Gmail.com Date of Signature and Report 09/15/2023 Date of Signature State Certification # _ Effective Date of Appraisal 09/13/2023 State Certification # AR005697 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State CA Expiration Date of Certification or License 06/25/2025 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY Did not inspect exterior subject property 1591 Oleander Ave Chula Vista, CA 91911 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 705,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital Inc Did inspect exterior of comparable sales from street Company Name Wedgewood Inc. Company Address 2015 Manhattan Beach Blvd Suite 100 Date of Inspection Redondo Beach, CA 90278 Email Address

Exterior-Only Inspection Residential Appraisal Report File No. 3PP150CC

FEATURE		SUBJE	<u>:Ul</u>	 			SALE NO. 4			IPARABLE S	ALE NU. 5		COMP	AKABLE	SALE NO.	0
1591 Oleander Ave				1262 W	_	•		1457 <i>F</i>								
Address Chula Vista,	CA 91	1911		Chula Vista, CA 91911			1911	Chula Vista, CA 91911		1911						
Proximity to Subject				1.22 miles NW				0.71 miles NW								
Sale Price	\$					\$	795,750			819,000			\$			
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.			\$ 604	67 sn ft	_	,	\$ 529	0.		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	\$		sq. ft.		
Data Source(s)	\$ 0.00 Sq. 1t.						22SD;DOM 5				79SD:DOM 6	Ψ		5q. it. j		
Verification Source(s)				Doc#15			/13/2023	Doc#n		2000110	700B,B0W					
	DE	CCDII	DTION							IDTION	() + + #	DE	CCDID	FION		
VALUE ADJUSTMENTS	DE	SCRIE	PTION		CRIPTION		+(-) \$ Adjustment			IPTION	+(-) \$ Adjustment	DE:	SCRIPT	IION	+(-) \$ A	djustment
Sale or Financing				ArmLth				Listing								
Concessions				Conv;0				;0								
Date of Sale/Time				s06/23;	;c05/23		8,000	c09/23	,		0					
Location	N;Res	s;SI.	Tfc Str	A;AdjP	wr;Clds	c	0	N;Res	CI	dsc	-25,000					
Leasehold/Fee Simple	Fee S	Simpl	le	Fee Sir	nple			Fee Si	mr	ole						
Site	9848			6700 sf			6 000	7000 s		-	5,500					
View	N;Res			N;Res;			0,000	N;Res			0,000					
			ngalow		Dungala				_	ıngalow						
Design (Style)),Dui	igaiow	DT1.0;I	bungaid	JW			DU	ingalow						
Quality of Construction	Q4			Q4				Q4								
Actual Age	56			52				51			0					
Condition	C4			C3			-30,000	C2			-50,000					
Above Grade	Total Bdr	ms.	Baths	Total Bdrms	s. Baths	;		Total Bdrm	ıs.	Baths		Total Bd	rms.	Baths		
Room Count		3	2.0	7 4	2.0		-10,000	7 4		2.0	-10,000					
Gross Living Area 150		_	384 sq. ft.		1,316 s		10,000		_	548 sq. ft.	-24,500			sq. ft.		
Basement & Finished	0sf	٠,٠	<u> </u>	0sf	1,0103	y. 11.	10,000	0sf	٠,	υ . υ . υ . ιι.	۷,500			Jy. II.		
	USI			USI				USI								
Rooms Below Grade				1				_								
Functional Utility	Avera			Averag				Averag								
Heating/Cooling	Fau,N			Fau,No				Fau,Ce	ent	tral	-3,000					
Energy Efficient Items	None			Owned	Solar		-15,000	None								
Garage/Carport	2ga2c	wb		2ga2dv	v	П		2ga2d	W							
Porch/Patio/Deck	Patio		-	Cov Pa			-2,000			0	-2,000					
Pool/Spa	None			None	-		_,,	None			_,,,,,					
Fireplace(s)	None			None				1 Firep	ılə.	CE	-2,000					
ι περιαυείο)	140116			140116				11116	/ia	00	-2,000					
						\perp			_					1 .		
Net Adjustment (Total)				+	X -	\$	33,000	+	_	X - \$	111,000	+		J- \$		
Adjusted Sale Price				Net Adj.	-4.1%			,		13.6%		Net Adj.		%		
of Comparables				Gross Adj.	10.2%	\$	762,750	Gross Adj	. 1	14.9% \$	708,000	Gross A	dj.	% \$		
17514			SU	BJECT			COMPARABLE SA	LE NO. 4		COMP	ARABLE SALE NO.	5	CO	MPARAE	LE SALE I	VO. 6
ITEM																
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Uniform Appraisal Dataset Definitions

File No. 3PP150CC

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions File No. 3PP150CC Abbreviations Used in Data Standardization Text Full Name Abbrev. Appropriate Fields Abbrev. **Full Name** Appropriate Fields Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade Acres Adjacent to Park AdjPrk Landfill Location Lndfl Location Adjacent to Power Lines Location AdjPwr LtdSght Limited Sight View Adverse Listing Listing Sale or Financing Concessions Α Location & View ArmLth Arms Length Sale Sale or Financing Concessions MR Mid-Rise Structure Design(Style) Attached Structure Mountain View ΑТ Design(Style) Mtn Bathroom(s) Basement & Finished Rooms Below Grade Location & View ba Neutral Bedroom Basement & Finished Rooms Below Grade NonArm Non-Arms Length Sale Sale or Financing Concessions br Beneficial Location & View Garage/Carport В Open op BsyRd **Busy Road** Location Other Basement & Finished Rooms Below Grade Design(Style) Carport Garage/Carport 0 Other Ср Sale or Financing Concessions Park View Cash Cash Prk View City View Skyline View Pstrl Pastoral View CtySky View View City Street View Pwrl n CtyStr View Power Lines View Commercial Influence Location PubTrn Public Transportation Comm Location Contracted Date Date of Sale/Time Recreational (Rec) Room Basement & Finished Rooms Below Grade Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Sale or Financing Concessions Covered Garage/Carport REO REO Sale CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) RH Rural Housing - USDA Sale or Financing Concessions DT **Detached Structure** Design(Style) SD Semi-detached Structure Design(Style) dw Driveway Garage/Carport Estate Sale Sale or Financing Concessions Settlement Date Date of Sale/Time Estate **Expiration Date** Date of Sale/Time Short Short Sale Sale or Financing Concessions FHA Federal Housing Authority Sale or Financing Concessions Square Feet Area, Site, Basement sf Garage Garage/Carport sqm Square Meters Area, Site, Basement g Date of Sale/Time Garage - Attached Garage/Carport Unk Unknown ga Veterans Administration Garage/Carport Garage - Built-in VA Sale or Financing Concessions gbi Garage/Carport Walk Out Basement Basement & Finished Rooms Below Grade gd Garage - Detached wo Design(Style) GR Garden Structure Basement & Finished Rooms Below Grade Walk Up Basement WU GlfCse Golf Course Location WtrFr Water Frontage Location Glfvw Golf Course View Wtr Water View View View Design(Style) Withdrawn Date HR High Rise Structure w Date of Sale/Time Industrial Woods View Ind Location & View Woods Other Appraiser-Defined Abbreviations Full Name Abbrev. Appropriate Fields Abbrev. Full Name Appropriate Fields

		
		
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ADDENDUM

Borrower: Redwood Holdings LLC	File No.: 3PP150CC
Property Address: 1591 Oleander Ave	Case No.:
City: Chula Vista	State: CA Zip: 91911
Lender: Wedgewood Inc.	
The highest and best use of the subject property is "as is".	No other use would be logical. No other use is permitted or
feasible.	
TI	71 III
The state of California has recently experienced catastrophi	c wildfires. The subject and surrounding area has not been
physically affected. The wildfires were nowhere near the s	ubject.
Neighborhood Boundaries	of Downtown Con Di
The subject is located in of San Diego, approx. miles	or Downtown San Di
A.11	lum Page 1 of 1

Market Conditions Addendum to the Appraisal Report

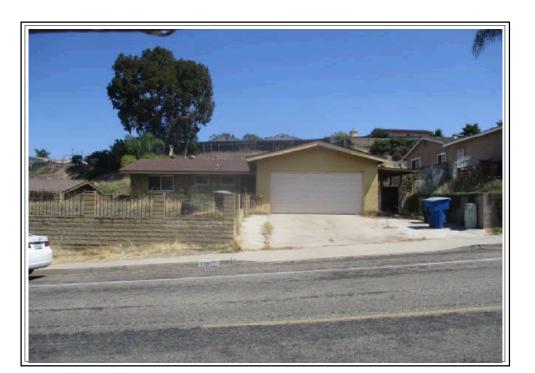
addendum for all appraisal reports with an effective date on or after April 1, 2009.

File No. 3PP150CC The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required City Chula Vista State CA Zip Code 91911

Property Address 1591 Oleander Ave Borrower Redwood Holdings LLC Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend **Inventory Analysis** X Stable Total # of Comparable Sales (Settled) Increasing Declining 7 6 3 2.00 Absorption Rate (Total Sales/Months) <u>1.1</u>7 Increasing $\left[\mathbf{X}\right]$ Stable Declining 1.00 Declining X Stable Increasing Total # of Comparable Active Listings 1 0 0 Months of Housing Supply (Total Listings/Ab.Rate) 0.85 0.00 0.00 Declining X Stable Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price 698,000 748,000 755,000 X Increasing Stable Increasing Median Comparable Sales Days on Market X Declining Stable 29 6 4 Median Comparable List Price 740,000 0 0 _____ Increasing X Stable Declining Median Comparable Listings Days on Market 0 Declining X Stable Increasing 0 5 Median Sale Price as % of List Price Declining X Increasing 99.86% 104.25% 106.34% Stable Seller-(developer, builder, etc.)paid financial assistance prevalent? X Yes No Declining X Stable Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Few sales above include some form of seller concession. No trend is noted due to the lack of recent data and any trend noted would be "Statistically Insignificant". Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). Foreclosures are not a factor in this market. Cite data sources for above information. CRMLS, Professional appraisal experienc. Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. Based on the data shown above and this appraiser's experience, the subject's market is now increasing. The current estimated rate of increase is .25% per month. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Prior 7-12 Months Prior 4-6 Months Subject Project Data Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Declining Absorption Rate (Total Sales/Months) Stable Declining Increasing Total # of Active Comparable Listings Declining Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature i other Signature Name Todd Lackner Name Company Name The Lackner Group Company Name Company Address PO Box 5005 Pmb #193 Company Address _ Rancho Santa Fe, CA 92067-5005 State License/Certification # State License/Certification # AR005697 State CA State Email Address TheLacknergrp@Gmail.com Email Address

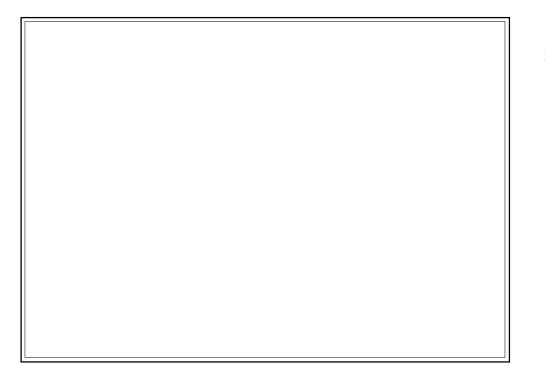
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No.: 3PP150CC			
Property Address: 1591 Oleander Ave	Case No.:			
City: Chula Vista	State: CA	Zip: 91911		
Lender: Wedgewood Inc.		·		



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: September 13, 2023 Appraised Value: \$ 705,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 1591 Oleander Ave
City: Chula Vista
Lender: Wedgewood Inc.

File No.: 3PP150CC
Case No.:

Case No.:

Zip: 91911



COMPARABLE SALE #1

1508 Oleander Ave Chula Vista, CA 91911 Sale Date: s04/23;c03/23 Sale Price: \$ 760,000



COMPARABLE SALE #2

1422 Oleander Ave Chula Vista, CA 91911 Sale Date: s04/23;c03/23 Sale Price: \$ 680,000

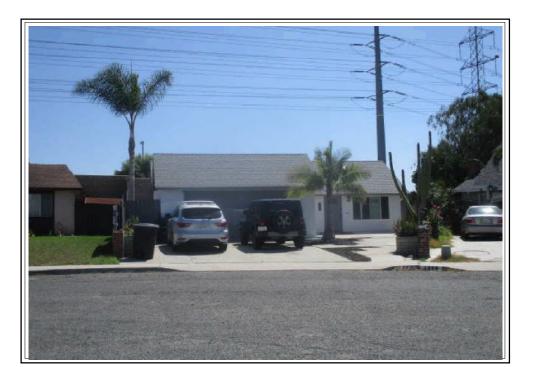


COMPARABLE SALE #3

1428 OLEANDER AVE Chula Vista, CA 91911 Sale Date: s08/23;c07/23 Sale Price: \$ 755,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No.: 3PP150CC			
Property Address: 1591 Oleander Ave	Case No.:			
City: Chula Vista	State: CA	Zip: 91911		
Lender: Wedgewood Inc.		•		



COMPARABLE SALE #4

1262 Waxwing Ln Chula Vista, CA 91911 Sale Date: s06/23;c05/23 Sale Price: \$ 795,750



COMPARABLE SALE #5

1457 ARIES CT Chula Vista, CA 91911 Sale Date: c09/23 Sale Price: \$ 819,000

COMPARABLE SALE #6

Sale Date: Sale Price: \$

PLAT MAP

Borrower: Redwood Holdings LLC Droporty Address: 4504 Oleander Ave	File No.: 3PP150CC	
Property Address: 1591 Oleander Ave City: Chula Vista	Case No.: State: CA Zip: 91911	
Lender: Wedgewood Inc.		·
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00 OLEANDER 00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. ASSESSOR'S PARCELS MAY NOT COMPLY WITH LOCAL SUBDIVISION OR BUILDING ORDINANCES.
ATE 805	TSR3TNI E® E® E®	THIS MAP WASI ASSUMED FOR MAY NOT CO
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LOCATION MAP

Borrower: Redwood Holdings LLC File No.: 3PP150CC Property Address: 1591 Oleander Ave Case No .: City: Chula Vista State: CA Zip: 91911 Lender: Wedgewood Inc. E OXI Eucalyptus Skateboard Park Chula Vista Bible Diamond Dr Baptist Church Oak Pl Oneida St E Palomar St E Palomar St EP: E Palomar St Parkview Elementary E Palomar St School staff parking Palomar ary School Flair Slopes Open Space ADRIANA'S Palomar Pk Comparable Sale 2 y St 1422 Oleander Ave Family Daycare Chula Vista, CA 91911 / Daycare CA 91911 0.69 miles NW Azalea St Montessori C Mountain View Sonia Terriquez Family Day Care Vacion Wisteria St Little Free Library Melrose RE Comparable Sale 3 on Quail Place 1428 Oleander Ave Chula Vista, CA 91911 0.66 miles NW Jasmine St Comparable Sale 5 Poinsettia St 1457 Aries Ct Chula Vista, CA 91911 0.71 miles NW Rivera St E Rienstra St Olympic Pkwy enstra st Olympic Pkwy Comparable Sale 1 1508 Oleander Ave Chula Vista, CA 91911 Satinwood Way 0.41 miles NE E Ora Valle Lindo Elementary School Contreras, Alma Family Child Care E Orange Ave Sandstone St Pora Dr slate St Fred H Rohr Stementary School Brandywi AbraKAdabra Childcare Valle Lindo Pk on only T Subject 1591 Oleander Ave Chula Vista, CA 91911 endocino Dr Talus St Breitfelder for Chula (17) Vista City Council Malito os Ninos Park Agendocino Dr nimber St Brandywine Ave Future Leaders Daycare opaz Ct Tourmaline Ct Coogle Map data @2023 Google

Borrower: Redwood Holdings LLC File No.: 3PP150CC Property Address: 1591 Oleander Ave City: Chula Vista Case No.: State: CA Zip: 91911 Lender: Wedgewood Inc This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and has successfully met the requirements for a license as a residential real estate appraiser in the State of Angela Jemmott, Bureau Chief, BREA June 26, 2023 June 25, 2025 REAL ESTATE APPRAISER LICENSE BUREAU OF REAL ESTATE APPRAISERS Business, Consumer Services & Housing Agency "Certified Residential Real Estate Appraiser" Effective Date: Date Expires: AR 005697 Todd R. Lackner BREA APPRAISER IDENTIFICATION NUMBER: California and is, therefore, entitled to use the title: Certification Law.

Borrower: Redwood Holdings LLC	File	No.: 3PP150CC
Property Address: 1591 Oleander Ave	Case	e No.:
City: Chula Vista	State: CA	Zip: 91911
Landar: Madagwood Inc		



DECLARATIONS

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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

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

□ Great American Assurance Company

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

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

Herbert H. Landy Insurance Agency Inc. Program Administrator:

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Todd Lackner Item 2. Address: 6536 Friars Rd #202 San Diego, CA 92108 City, State, Zip Code: 10/10/2022 riod: From 10/10/2022 To 10/10/2023 (Month, Day, Year) (Month, Day, Year) (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) 10/10/2023 Item 3. Policy Period: From

Item 4. Limits of Liability:

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

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

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

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

Item 5. Deductible (Inclusive of Claim Expenses):

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

Item 6. Premium: \$ 967.00

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

Item 8. Forms, Notices and Endorsements attached:

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

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

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Appraiser E&O Insurance expiring in 2024

Borrower: Redwood Holdings LLC	File	No.: 3PP150CC
Property Address: 1591 Oleander Ave	Case	e No.:
City: Chula Vista	State: CA	Zip: 91911
Landar: Madagwood Inc		



DECLARATIONS

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

INSURANCE GROUP

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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

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

☑ Great American Assurance Company

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

Policy Number: RAP4117936-23

Renewal of: RAP4117936-22

Program Administrator:

Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Todd Lackner Item 1. Named Insured:

Item 2. Address:

P.O. Box 5005

City, State, Zip Code:

Rancho Santa Fe, CA 92067

Item 3. Policy Period: From 10/10/2023 To 10/10/2024 (Month, Day, Year) (Month, Day, Year) (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) 10/10/2023 10/10/2024

Item 4. Limits of Liability:

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

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

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

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

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$ 500 Each Claim

B. \$_1,000 Aggregate

Item 6. Premium: \$ 967.00

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

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (07/21) D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

Berry a magnioni

D42101 (03/15)

Page 1 of 1

Authorized Representative

Appraiser's E&O Insurance expiring in 2024

Borrower: Redwood Holdings LLC	File	No.: 3PP150CC
Property Address: 1591 Oleander Ave	Cas	e No.:
City: Chula Vista	State: CA	Zip: 91911
Landar: Madagwood Inc		



DECLARATIONS

REAL ESTATE APPRAISERS

ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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

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

☑ Great American Assurance Company

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

Policy Number: RAP4117936-23

Renewal of: RAP4117936-22

Program Administrator:

Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Todd Lackner Item 1. Named Insured:

Item 2. Address:

P.O. Box 5005

City, State, Zip Code:

Rancho Santa Fe, CA 92067

Item 3. Policy Period: From 10/10/2023 To 10/10/2024 (Month, Day, Year) (Month, Day, Year) (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) 10/10/2023 10/10/2024

Item 4. Limits of Liability:

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

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

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

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

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$ 500 Each Claim

B. \$_1,000 Aggregate

Item 6. Premium: \$ 967.00

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

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)

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

Berry a magnioni Authorized Representative

D42101 (03/15)

Page 1 of 1

USPAP ADDENDUM

	USPAP ADDENDUM	File No. 3PP150CC					
Borrower: Redwood Holdings LLC Property Address: 1591 Oleander Ave							
City: Chula Vista Lender/Client: Wedgewood Inc.	County: San Diego	State: <u>CA</u> Zip Code: <u>91911</u>					
Restricted Appraisal Report Th	types: is report was prepared in accordance with the requirements of is report was prepared in accordance with the requirements of	the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). This is a Restricted Appraisal Report and the rationale for how the					
 analyses, opinions, and conclusions. I have no (or the specified) present or p the parties involved. I have no bias with respect to the prope My engagement in this assignment was My compensation for completing this as the cause of the client, the amount of th intended use of this appraisal. My analyses, opinions, and conclusions Practice. 	nd belief: report are true and correct. clusions are limited only by the reported assumptions a rospective interest in the property that is the subject of rty or the parties involved with this assignment. not contingent upon developing or reporting predeterm signment is not contingent upon the development or re e value opinion, the attainment of a stipulated result, or	porting of a predetermined value or direction in value that favors the occurrence of a subsequent event directly related to the conformity with the Uniform Standards of Professional Appraisal					
immediately preceding acceptance of I HAVE performed services, as an app							
	on of the property that is the subject of this report. The property that is the subject of this report.						
	ignificant real property appraisal assistance to the person with a summary of the extent of the assistance provide	on signing this certification. If anyone did provide significant ed in the report.					
ADDITIONAL COMMENTS Additional USPAP related issues requiring disclosure and/or any state mandated requirements:							
MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY X A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment. X A reasonable exposure time for the subject property is 90 day(s).							
APPRAISER: Signature: Name: Todd Lackner Date Signed: 09/15/2023 State Certification #: AR005697 or State License #: or Other (describe): State: CA Expiration Date of Certification or License Effective Date of Appraisal: 09/13/2023	Signature: Name: Name: Name: Date Signed: State Certifical or State Licens State: Expiration Date Supervisory April 206/25/2025 Supervisory Apr	tion #: e of Certification or License: ppraiser inspection of Subject Property:					

Appraiser Independence Certification File No.: 3PP150CC

Borrower:	Redwood Holdings LLC			
Property Address:	1591 Oleander Ave			
City:	Chula Vista	County: San Diego	State: CA	Zip Code: 91911
Lender/Client:	Wedgewood Inc.	<u> </u>		

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

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

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

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

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

Additional Comments:

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

APPRAISER:	SUPERVISORY APPRAISER (only if required):
APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature:	Signature:
Signature: Name: Todd Lackner	Signature: Name:
Signature:	Signature: Name: Date Signed:
Signature: Name: Date Signed: 09/15/2023	Signature: Name:
Signature: Name: Todd Lackner Date Signed: 09/15/2023 State Certification #: AR005697 or State License #: or Other (describe): State #:	Signature: Name: Date Signed: State Certification #: or State License #: State:
Signature: Name: Todd Lackner Date Signed: 09/15/2023 State Certification #: AR005697 or State License #: or Other (describe): State #: State: CA	Signature: Name: Date Signed: State Certification #: or State License #:
Signature: Name: Todd Lackner Date Signed: 09/15/2023 State Certification #: AR005697 or State License #: or Other (describe): State #:	Signature: Name: Date Signed: State Certification #: or State License #: State:

AERIAL MAP

Borrower: Redwood Holdings LLC
Property Address: 1591 Oleander Ave
City: Chula Vista
Lender: Wedgewood Inc. File No.: 3PP150CC Case No.: State: CA Zip: 91911

