File # 2310-03

APPRAISAL OF REAL PROPERTY



LOCATED AT

2486 Loy Ln Los Angeles, CA 90041-1818 TRACT NO 10368 LOT 4

FOR

WEDGEWOOD INC 2015 MANHATTAN BEACH BL, SUITE 100 REDONDO BEACH, CA 90276

OPINION OF VALUE

1,050,000

AS OF

10/07/2023

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USPAP Compliance Addendum

Loan # **55441** File # **2310-03**

	and Address	PROPERTIES 2018 LLC			
City		County	LOC ANOTIFE	State CA	Zip Code 90041-1818
	Los Angeles		LOS ANGELES	State CA	21p 0000 90041-1818
Len	der/Client WEDGEWOOD	INC			
AP	PRAISAL AND REPORT ID	ENTIFICATION			
	Appraisal Report is one of the fo				
	Appraisal Report Restricted Appraisal Report	This report was prepared in accordance with the requirements that report was prepared in accordance with the requirements intended only for the use of the client and any other nationals contain supporting rationals for all of the opinions and	rements of the Restricted Appraisal Report o med intended user(s). Users of this report m	ption of USPAP Stand	dards Rule 2-2(b), and is
۸۵	DITIONAL CERTIFICATION				
	DITIONAL CERTIFICATION rtify that, to the best of my knowl				
		d in this report are true and correct.			
•	The report analyses, opinions, a opinions, and conclusions.	and conclusions are limited only by the reported assump	otions and are my personal, impartial, and ur	nbiased professional	analyses,
•	I have no (or the specified) pres parties involved.	sent or prospective interest in the property that is the sub	eject of this report and no (or specified) perso	onal interest with resp	pect to the
	I have no bias with respect to th	ne property that is the subject of this report or the parties	involved with this assignment.		
١.	My engagement in this assignm	nent was not contingent upon developing or reporting pr	edetermined results.		
١.	My compensation for completing	ng this assignment is not contingent upon the developme	ent or reporting of a predetermined value or	direction in value that	favore the cause
		value opinion, the attainment of a stipulated result, or the	, • ,		
١.	My analyses, opinions, and cor	nclusions were developed and this report has been prepa	ared, in conformity with the Uniform Standar	ds of Professional Ap	praisal Practice.
	This appraisal report was prepa	red in accordance with the requirements of Title XI of FII	RREA and any implementing regulations.		
	a spiral spiral same		, , , , , , , , , , , , , , , , , , ,		
DD	IOR SERVICES				
		, as an appraiser or in any other capacity, regarding the p	property that is the subject of this report with	in the three-vear peri	od.
	immediately preceding accepta		property that is the subject of this report with	iiii tile tillee-year peri	ou
		an appraiser or in another capacity, regarding the proper	rty that is the subject of this report within the	three-year period im	mediately
	preceding acceptance of this as	ssignment. Those services are described in the commer	nts below.		
PR	OPERTY INSPECTION				
		spection of the property that is the subject of this report.			
		tion of the property that is the subject of this report.			
	PRAISAL ASSISTANCE		the state of the s	did and de disciplina	land de la constant d
	·	rided significant real property appraisal assistance to the mmary of the extent of the assistance provided in the rep		aid provide significan	t assistance, they
alt	nereby identified along with a sur	illinary of the extent of the assistance provided in the rep	JOI L.		
AD	DITIONAL COMMENTS				
Add	itional USPAP related issues req	uiring disclosure and/or any state mandated requiremen	tts:		
MA		SURE TIME FOR THE SUBJECT PROPERTY			
	A reasonable marketing time		y(s) utilizing market conditions pertinen	t to the appraisal	assignment.
	A reasonable exposure time	for the subject property is 30 TO 90 day	y(s).	D (ONLY IF DEOL	IIDED)
ΑP	PRAISER		SUPERVISORY APPRAISE	A (UNLY IF REUL	JINEU)
Q	ignatura	1 P. Balchia	Signature		
	ignature ame JOSEPH P BALDII	<u> </u>	Signature Name		
	ate of Signature / 10/08/20		Date of Signature		
	tate Certification # AR00195		State Certification #		
0	r State License #		or State License #		
	tate CA		State		
E:	xpiration Date of Certification or L	_icense	Expiration Date of Certification or		
_	ffootive Date of Assessed		Supervisory Appraiser Inspection	_	Interior and Estarian
ᆫᄗ	ffective Date of Appraisal 10	/07/2023	Did Not Exterior-on	ly from Street	Interior and Exterior

Exterior-Only Inspection Residential Appraisal Report

55441 File # 2310-03

The purpose of this summary appraisal report	it io to provido	· · · · · · · · · · · · · · · · · · ·	accarate, and adoquatery c	apparted, apr		t value	or the eubjec	. 6667.
Property Address 2486 Loy Ln			City Los Angeles		State (CA Z	Zip Code 90 0	041-1818
Borrower CATAMOUNT PROPERTIES 2018 L	LC	Owner of Public Re	cord david & Renate Ko	FAHL	County	LOS AN	GELES	
Legal Description TRACT NO 10368 LOT 4			-					
Assessor's Parcel # 5683-025-023			Tax Year 2022		R.E. Tax	,	261	
Neighborhood Name EAGLE ROCK Occupant Wowner Tenant Vaca	nnt	Special Assessmen	Map Reference 564-,	J-6 □ PU		Tract 18	_	nor month
Property Rights Appraised Fee Simple	Leasehold	Other (describe)	is\$ o		р ном ф 0		per year	_ per month
Assignment Type Purchase Transaction			er (describe) SERVICING					
Lender/Client WEDGEWOOD INC	Tronnanco		5 MANHATTAN BEACH BL, SI	IIITE 100 BE	DONDO REACH C	A 00276		
Is the subject property currently offered for sale o	r has it been offere		-				es 🗶 No	
Report data source(s) used, offering price(s), and			HE SUBJECT HAS NOT BEEN					
I did did not analyze the contract for s	sale for the subject	t purchase transaction. Ex	plain the results of the analysis o	of the contract	for sale or why the a	analysis v	vas not	
performed.								
Contract Price \$ Date of Cont		<u> </u>	ler the owner of public record?	Yes	No Data Sour	ce(s)		
Is there any financial assistance (loan charges, sa			ance, etc.) to be paid by any par	ty on behalf of	t the borrower?		Ye	s No
If Yes, report the total dollar amount and describe	tne items to be pa	ald.						
Note: Race and the racial composition of the	neighborhood are	e not annraisal factors						
Neighborhood Characteristics	g.iboilloou alt		Jnit Housing Trends		One-Unit Hous	sina	Present La	nd Use %
Location Urban Suburban	Rural Prog	perty Values Increa		Declining		AGE	One-Unit	96 %
Built-Up Over 75% 25-75%		nand/Supply Short		Over Supply			2-4 Unit	96 % 1 %
		rketing Time X Under		Over 6 mths	400 Low	,	Multi-Family	1 %
			F COLORADO, EAST OF THE		2,000 High		Commercial	1 %
WEST OF FIGUEROA	non		, End: Of fill !	AND	1,100 Pred.		Other	1 %
Matable advand December to	located in a mat	ure stable area. It is i	n good proximity to many div	versified fina	1,100			
centers. Neighborhood shows average to g								
located less than one mile east of the 2 fw	y. The subject i	is located less than 20) minutes from downtown Lo	s Angeles. 1	The subject is loca	ated with	nin 20 minute	es from majo
Market Conditions (including support for the above	re conclusions)	CONVENTIONAL	FINANCING IS PREDOMINAN	NT IN THE A	AREA GENERAL MA	ARKET I	S BEGINNIN	G TO
WEAKEN AS INFLATION HAS BEEN INCREA	ASING.FUNDS AR	RE STILL AVAILABLE	BUT SALES ACTIVITY IS BEG	INNING TO I	DECLINE AS INTER	REST RA	TES ARE BE	GINNING
TO INCREASE RATES BUYER ARE BEGINNI	NG TO BE MORE				INE UNEMPLOYM	ENT IS A	ALSO INCREA	SING
Dimensions 48 x 128.6 x 47.8 x 124.57		Area 6060 sf		RREGULAR	V	iew B;C	tySky;	
Specific Zoning Classification LAR1	anforming (Crand		RESIDENTIAL SFR					
Zoning Compliance Legal Legal Noncoll Is the highest and best use of subject property as			Zoning Illegal (describe)		Yes No If	No, desc	riha	
is the highest and best use of subject property as	improved (or as p	noposca poi pians ana sp	concations) the present use:		103 100 11	110, 0030	iii)U	
Utilities Public Other (describe)		Public Oth	er (describe)	Off-site Impro	ovements - Type		Public	Private
Utilities Public Other (describe) Electricity	Water				ovements – Type		Public	Private
Electricity 🔀 🔲	Sanita			Off-site Impro	IALT			Private
Electricity Sas	Sanita No FEMA F	r X ary Sewer X Flood Zone X	FEMA Map # 06037C	Street ASPH Alley NONE	IALT E	MA Map [X	
Electricity Gas Section FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical	Sanita No FEMA F for the market area	r X	FEMA Map # 06037C No If No, describe	Street ASPH Alley NONE 1375F	IALT E FEN		Date 09/26/2	2008
Electricity Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical Are there any adverse site conditions or external f	Sanita No FEMA F for the market area factors (easements	ary Sewer X Elood Zone X Yes S, encroachments, enviror	FEMA Map # 06037C No If No, describe mental conditions, land uses, etc	Street ASPH Alley NONE 1375F	FEN Yes	▼ No I	Date 09/26/2 If Yes, describe	2008
Electricity Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical Are there any adverse site conditions or external f THE SUBJECT IS ABOVE GRADE. THE TIT	Sanita No FEMA F for the market area factors (easements	ary Sewer X Flood Zone X a? Yes s, encroachments, enviror S NOT BEEN REVIEWE	FEMA Map # 06037C No If No, describe mental conditions, land uses, etc There are no adverse	Street ASPH Alley NONE 1375F	FEN Yes	▼ No I	Date 09/26/2 If Yes, describe	2008
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Page 1 of 6

Exterior-Only Inspection Residential Appraisal Report File # 2310-03

55441

There are 2 comparable	e properties currently	offered for sale in t	he subject neighborho	ood ranging in price	from \$ 720 000	to \$ 1.1	00.000
		neighborhood within				-,-	,
							I,510,000 ·
FEATURE	SUBJECT	COMPARABI	LE SALE # 1	CUMPARABI	LE SALE # 2	COMPARAB	LE SALE # 3
Address 2486 Loy Ln		2805 Lawndale Dr		1703 N Avenue 45		2361 Loy Ln	
Los Angeles, CA 90	D41-1818	Los Angeles, CA 90	065-5208	Los Angeles, CA 90	041-3208	Los Angeles, CA 90	041-1840
Proximity to Subject		0.45 miles SW		0.89 miles S		0.17 miles SE	
Sale Price	\$	0.40 mmc3 0W	\$ 1,175,000		\$ 1.150.000		\$ 1.003.250
****	'		\$ 1,175,000		\$ 1,150,000		-,,
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 760.03 Sq.ft.		\$ 1166.33 Sq.ft.		\$ 838.84 Sq.ft.	
Data Source(s)		CRMLSMLS#23275	871;DOM 4	CRMLSMLS#23300	681;DOM 12	CRMLSMLS#23268	621;DOM 13
Verification Source(s)		PARCEL Q#418213	564-H-6	PARCEL Q#620150	564-J-7	PARCEL Q#574506	564-J-6
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing	BECOMM HON		i () φ riajaoanione		1 () \$ riajasansine		i () \$ rajasanone
·		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		Conv;0	
Date of Sale/Time		s06/23;c06/23		s09/23;c08/23		s08/23;c02/23	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple			FEE		FEE	
-	-	FEE					0
Site	6060 sf	6294 sf	0	4397 sf	+20,000	6099 sf	0
View	B;CtySky;	B;CtySky;		N;Res;	+25,000	N;Res;	+25,000
Design (Style)	DT1;TRADITIONAL	DT1;Traditional		DT1;SPANISH	n	DT1;SPANISH	0
Quality of Construction					•		
	Q4	Q4		Q4		Q4	
Actual Age	86	60	0	92	0	83	0
Condition	C4	C3	-100,000	C3	-100,000	C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count			40.000		40.000		
	5 3 1.0	7 4 2.0	-10,000		-10,000		0
Gross Living Area	1,102 sq.ft.	1,546 Sq.ft.	-33,300	986 sq.ft.	+8,700	1,196 Sq.ft.	-7,100
Basement & Finished	0sf	0sf		0sf		Osf	
Rooms Below Grade							
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	FAU/NONE	FAU/NONE		FLOOR/NONE	+5,000	FLOOR	+5,000
Energy Efficient Items	NONE	SOLAR LEASED	0	NONE	·	NONE	
Garage/Carport					_		
	2gbi2dw	2ga2dw	0	2ga2dw		2ga2dw	0
Porch/Patio/Deck	BALCONY	OPEN PATIO	0	NONE	+2,000	NONE	+2,000
STUDIO- BONUS ROOM	NONE	NONE		NONE		NONE	
CTOBIC BONGO HOOM	IIOILE	NONE.		NO.IL		NONE	
Net Adjustment (Total)		_ + 🗶 -	\$ -143,300	_ + 🗶 -	\$ -49,300	+ -	\$ 24,900
Adjusted Sale Price		Net Adj. 12.2 %		Net Adj. 4.3 %		Net Adj. 2.5 %	
of Comparables		Gross Adj. 12.2 %	\$ 1,031,700		\$ 1,100,700		
-					Ψ 1,100,700	10000 Auj. 3.9 /0	\$ 1,028,150
I 🗶 did 🗌 did not research	the sale or transfer histo	ory of the subject prope	rty and comparable sale	es. If not, explain			
	ant royaal any prior calo	s or transfers of the sul	high property for the th	roo voore prior to the of	factive data of this appr	raical	
■ My receased did M did	iol ieveai ally piloi sale	is of transitis of the sur	oject property for the th	iee years prior to the er	iective date of this appi	alsal.	
Data Source(s) PARCEL QUE						1-	
Data Source(s) PARCEL QUE		s or transfers of the co	mparable sales for the y	year prior to the date of	sale of the comparable	sale.	
Data Source(s) PARCEL QUE My research did did did	not reveal any prior sale	s or transfers of the co	mparable sales for the y	year prior to the date of	sale of the comparable	sale.	
Data Source(s) My research did did did did Data Source(s) PARCEL QUE PARCEL QUE	not reveal any prior sale						
Data Source(s) My research did did did did Data Source(s) Report the results of the research	not reveal any prior sale ST and analysis of the prior	sale or transfer history	of the subject property	and comparable sales	(report additional prior	sales on page 3).	DADIE OALE #0
Data Source(s) PARCEL QUE My research did did Data Source(s) PARCEL QUE Report the results of the research	not reveal any prior sale ST and analysis of the prior			and comparable sales		sales on page 3).	RABLE SALE #3
Data Source(s) My research did did did did Data Source(s) Report the results of the research	not reveal any prior sale ST and analysis of the prior	sale or transfer history	of the subject property	and comparable sales	(report additional prior	sales on page 3).	RABLE SALE #3
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Fannie Mae Form 2055 March 2005

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Exterior-Only Inspection Residential Appraisal Report

55441 File # 2310-03

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Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File # 2310

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.

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Exterior-Only Inspection Residential Appraisal Report 55441

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.

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- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

1	
APPRAISER / A P /	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Joseph P BALDINO	Name
Company Name REAL ESTATE APPRAISER	Company Name
Company Address 3101 MESA VERDE DR	Company Address
BURBANK, CA 91504	
Telephone Number (818) 768-6147	Telephone Number
Email Address <u>Joeappraiser11@aol.com</u>	Email Address
Date of Signature and Report <u>10/08/2023</u>	Date of Signature
Effective Date of Appraisal 10/07/2023	State Certification #
State Certification # AR001957	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State <u>ca</u>	
Expiration Date of Certification or License 02/12/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property
	Did inspect exterior of subject property from street
2486 Loy Ln	Date of Inspection
Los Angeles, CA 90041-1818 APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,050,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	☐ Did not inspect exterior of comparable sales from street
Company Name wedgewood inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach BL, Suite 100, REDONDO	Date of Inspection
BEACH, CA 90276	Date of inspection
Fmail Address	

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Exterior-Only Inspection Residential Appraisal Report 55441 File # 2310-03

FEATURE	SUBJEC	T	C	OMPARAB	LE SALE # 4		COM	1PARABL	E SALE # 5		COM	PARABL	E SALE # 6
Address 2486 Loy Ln			4726 Col	lege View	Ave	2533	Ridgev	iew Ave	· · · · · · · · · · · · · · · · · · ·				•
Los Angeles, CA 900	041-1818			-	041-2906		_		041-2935				
Proximity to Subject			0.48 mile				miles S						
Sale Price	\$				\$ 1,467,000				\$ 1,012,000				\$
Sale Price/Gross Liv. Area	\$	sq.ft.	\$ 137	1.03 sq.ft.		\$	820.1	o sq.ft.		\$		sq.ft.	
Data Source(s)			CRMLSM	LS#23286	835;DOM 14	CRM			415;DOM 6				
Verification Source(s)			PARCEL (Q#556932	2 564-J-6	PARC	EL Q#	118971	564-J-7				
VALUE ADJUSTMENTS	DESCRIPT	ION	DESCF	RIPTION	+(-) \$ Adjustment	DI	ESCRIPT	TION	+(-) \$ Adjustment	DI	ESCRIPT	ION	+(-) \$ Adjustment
Sales or Financing			ArmLth			ArmL	th						
Concessions			Conv;0			Conv	;0						
Date of Sale/Time			s08/23;c0	07/23		s02/2	23;c01/2	23					
Location	N;Res;		N;Res;			N;Re	s;						
Leasehold/Fee Simple	Fee Simple		FEE		0	FEE			0				
Site	6060 sf		6315 sf		0	5966	sf		0				
View	B;CtySky;		B;CtySky;			N;Re			+25,000				
Design (Style)	DT1;TRADITI	ONAL	DT1;BUN	GALOW	0		SPANIS	H	0				
Quality of Construction	Q4		Q4		_	Q4			_				
Actual Age Condition	86		101			96			0				
Above Grade	Total Bdrms.	Baths	C3 Total Bdr	ms. Baths	-100,000	Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	5 3	1.0		2 1.0	0		2	1.0			Duillis.	Datiis	
Gross Living Area		1.0 2 sq.ft.		2 1.U ,070 sq.ft.	+2,400			1.0 4 sq.ft.	-9,900			sq.ft.	
Basement & Finished	0sf	<u> </u>	Osf	, 0 : 0 04.11.	+2,400	Osf	1,23	- oq.ii.	-9,900			J4.11.	
Rooms Below Grade	931		USI			021							
Functional Utility	AVERAGE		AVERAGE			AVER	AGF						
Heating/Cooling	FAU/NONE		FAU/CEN		-5,000								
Energy Efficient Items	NONE		NONE	•	-0,000	NONE							
Garage/Carport	2gbi2dw		2ga2dw		0	2dw			+20,000				
Porch/Patio/Deck	BALCONY		OPEN PA	TIO		NONE	<u> </u>		+2,000				
STUDIO- BONUS ROOM	NONE		STUDIO		-50,000				,				
Net Adjustment (Total)			_ +	X -	\$ -152,600	×	+ [-	\$ 37,100] + [] -	\$
Adjusted Sale Price			Net Adj.	10.4 %		Net A	dj.	3.7 %		Net A	dj.	%	
of Comparables			Gross Adj.	10.7 %	\$ 1,314,400	Gross	Adj.	5.6 %	\$ 1,049,100	Gross	Adj.	%	\$
Report the results of the research a	and analysis of			nsfer histor	y of the subject property	/ and c	omparab	le sales	(report additional prior	sales o	n page 3).	
ITEM		SL	JBJECT		COMPARABLE SA	ALE #	4	C	OMPARABLE SALE #	5	C	OMPAR	ABLE SALE # 6
Date of Prior Sale/Transfer											 		
Price of Prior Sale/Transfer													
Data Source(s)	PARCEL	. QUEST	ſ		PARCEL QUEST			PARCE	L QUEST				
Effective Date of Data Source(s)	10/08/2				10/08/2023			10/08/	2023		\perp		
Analysis of prior sale or transfer his	story of the sub	ject pro	perty and c	omparable :	sales TH	E COM	PARAB	LES HAV	/E TRANSFERRED AS	STAT	E ABOV	Ε.	
A t t (O													
	SMALLER TH	AN THE	SUBJECT	BETTER (CONDITION, HAS CEN	TRAL	A/C HAS	S STUDI	O SALE#5 LARGER	THAN	THE SU	BJECT	NO VIEW, NO
GARAGE													
											-		

Market Conditions Addendum to the Appraisal Report

55441

File No. 2310-03

The purpose of this addendum is to provide the lender/cl		•		prevale	nt in the sub	ject		
neighborhood. This is a required addendum for all apprai Property Address 2486 Loy Ln	isai reports with an effective	e date on or after April 1, 2 City Los Angele		Sta	te ca	ZIP Code 90	041 1	010
Borrower CATAMOUNT PROPERTIES 2018 LLC		ORY LOS ANGELE	S .	Οι	II. CA	Zii Oodo gu	U41-1	818
Instructions: The appraiser must use the information req	uired on this form as the b	asis for his/her conclusion	s, and must provide suppor	rt for the	se conclusio	ns. regarding		
housing trends and overall market conditions as reported	•							
it is available and reliable and must provide analysis as ir	ndicated below. If any requi	ired data is unavailable or i	s considered unreliable, the	apprais	er must prov	ride an		
explanation. It is recognized that not all data sources will	be able to provide data for	the shaded areas below; i	f it is available, however, th	e appra	ser must inc	lude the data		
in the analysis. If data sources provide the required inform								
average. Sales and listings must be properties that comp				ised by	a prospective	buyer of the		
subject property. The appraiser must explain any anomal								
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		la ausasina	Overall Trend		Daalinina
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	7	2	8		Increasing Increasing	Stable Stable	╬	Declining Declining
Total # of Comparable Active Listings	1.17	0.67	2.67		Declining	Stable	Y	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.9	N/A	0.7		Declining	➤ Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		<u> </u>	Overall Trend		
Median Comparable Sale Price	1012000	1,231,500	1,087,500		Increasing	X Stable		Declining
Median Comparable Sales Days on Market	9	17	14		Declining	X Stable		Increasing
Median Comparable List Price	1,100,000	N/A	915,000		Increasing	Stable	X	Declining
Median Comparable Listings Days on Market	147	N/A	29	X	Declining	Stable		Increasing
Median Sale Price as % of List Price	112.5	110	109		Increasing	Stable	4	Declining
Seller-(developer, builder, etc.)paid financial assistance p			20/ to E0/ increasing upo	of hund	Declining	Stable		Increasing
Explain in detail the seller concessions trends for the pas fees, options, etc.). SELLER CONCESSIONS AR	•						0	- n
tees, options, etc.). Seller concessions ar concessions in the past 12 months	E NUI PKEVALENI. IHE	KE AKE SUME BUI MU	SILY UNLY KEU SALES.	NU INC	KEASE UK	DECKEASE IN	2FLL	EK
CONCESSIONS IN THE PAST 12 MONTHS								
Are foreclosure sales (REO sales) a factor in the market?	? Yes 🗶 No	o If yes, explain (includ	ling the trends in listings an	d sales	of foreclosed	l properties).		
FORECLOSURE & REA SALES ARE NOT A FACTOR	IN THE MARKET AT THI	S TIME.						
Cita data courage for above information								
Cite data sources for above information. CRMLS-	-CLAW							
Cite data sources for above information.	-CLAW							
		lood section of the apprais.	al report form. If you used a	any add	tional inform	ation, such as		
Cite data sources for above information. CRMLS: Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw	nclusions in the Neighborh	• • • • • • • • • • • • • • • • • • • •	•	-				
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Appraiser Independence Certification

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

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

or any compai to influ	t that no employee, direct other third party acting a ny, or partner on behalf of tence the development, repon, compensation, inducement.	s joint venture partner, wedgewoorting, result, or reviev	independent contractions in the land in th	ctor, appraisal , influenced, through coerci	management or attempted
	er assert that ng prohibited behavior in c			er participated	in any of the
1)	Withholding or threatening	to withhold timely payr	nent or partial paym	nent for an app	oraisal report;
2)	Withholding or threatening threatening to demote or t		iness with me, or	demoting or t	erminating or

- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 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 USPAP.

Augh P. Baldia	10/08/2023	
Signature	Date	
Signature	Dale	
JOSEPH P BALDINO	AR001957	
Appraiser's Name	State License or Certification #	
IFA	02/12/2025	CA
State Title or Designation	Expiration Date of License or Certification	State
	·	
2486 Loy Ln, Los Angeles, CA 90041-1818		

Address of Property Appraised

05/13

Suppl

lemental Addendum	File	No. 2310-03	
County Los Angeles	State CA	Zip Code 90041-1818	

THIS IS AN APPRAISAL REPORT NOT A SUMMARY REPORT AS STATED ON THE PREPROGRAMMED APPRAISAL FORM NO PERSONAL PROPERTY WAS INCLUDED IN THIS REPORT

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. EXPOSURE TIME FOR THE SUBJECT IS 1 TO 3 MONTHS. EXPOSURE TIME IS THE LENGTH OF TIME THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT THE VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL. IT IS A RETROSPECTIVE ANALYSIS BASED ON AN ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE & OPEN MARKET. EXPOSURE TIME IS ALWAYS PRESUMED TO OCCUR PRIOR TO EFFECTIVE DATE OF THE APPRAISAL. THE APPRAISER'S OFFICE IS WITHIN 15 MILES OF THE SUBJECT PROPERTY. IN THE PAST 5 YEARS I HAVE COMPLETED 10 TO 15 APPRAISALS A YEAR IN THIS AREA. I HAVE ACCESS TO CLAW MLS & CRMLS THE 2 DOMINANT MLS SERVICES IN THE AREA. I LIVE IN THE SUBJECT COUNTY & HAVE PERFORMED APPRAISALS IN THE ARE FOR OVER 40 YEARS.

Exterior-Only: Neighborhood - Description

CATAMOUNT PROPERTIES 2018 LLC

2486 Loy Ln

Los Angeles

WEDGEWOOD INC

Borrower

City

Property Address

Lender/Client

The subject is located in a mature stable area. It is in good proximity to many diversified financial, industrial, service & movie industry centers. Neighborhood shows average to good maintenance. The subject is located minutes from major traffic arteries on Eagle Rock & Colorado. The subject is located less than one mile east of the 2 fwy. The subject is located less than 20 minutes from downtown Los Angeles. The subject is located within 20 minutes from major retail, entertainment and employment opportunities in Burbank, Glendale & Pasadena.

Use of the appraisal by any party stipulates to an agency relationship between that party and the appraiser whether through intermediaries or not; further that any party charging the borrower or collecting appraisal fees from the borrower(s)for the appraisal hereby agrees that they are responsible for insuring full payment is made to the appraiser for the appraisal

NO EMPLOYEE, DIRECTOR, OFFICE OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER, SHALL INFLUENCE OR ATTEMPT TO INFLUENCE THE DEVELOPMENT, REPORTING RESULT OR REVIEW OF AN APPRAISAL THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER.

I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER(LENDER/CLIENT AS IDENTIFIED ON THE FIRST PAGE OF THE REPORT), BORROWER, OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO ENTER THE PROPERTY. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO CLEAR CAPITAL

THE SUBJECT IS NOT LOCATED TO ANY COMMERCIAL PROPERTY THAT WOULD EFFECT THE MARKETABILITY OF THE SUBJECT.

HIGHEST & BEST USE WAS DETERMINED AS IMPROVED BASED ON ITS CURRENT USE BEING LEGALLY PERMISSIBLE. PHYSICALLY POSSIBLE FINANCIALLY FEASIBLE & MOST PROFITABLE

Subject Photo Page

Borrower	CATAMOUNT PROPERTIES 2018 LLC		•	
Property Address	2486 Loy Ln			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90041-1818
Lender/Client	WEDGEWOOD INC			



SUBJECT FRONT

 2486 Loy Ln

 Borrower/Client

 Lender
 1,102

 Total Rooms
 5

 Borrower
 3

 Lender/Client
 1.0

 Location
 N;Res;

 View
 B;CtySky;

 Site
 6060 sf

Quality Q4 Age 86



Subject Rear



Subject Street

Comparable Photo Page #1-3

Borrower	CATAMOUNT PROPERTIES 2018 LLC			
Property Address	2486 Loy Ln			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90041-1818
Lender/Client	WEDGEWOOD INC			



COMPARABLE 1

2805 Lawndale Dr

Lender 0.45 miles SW Sale Price 1,175,000 Borrower 1,546 Lender/Client Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View B;CtySky; Site 6294 sf Quality Q4 Age 60



Comparable 2

1703 N Avenue 45

Prox. to Subject 0.89 miles S Sale Price 1,150,000 Gross Living Area 986 Total Rooms 5 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 4397 sf Quality Q4 Age 92



Comparable 3

2361 Loy Ln

Prox. to Subject 0.17 miles SE Sale Price 1,003,250 Gross Living Area 1,196 Total Rooms Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; View N;Res; Site 6099 sf Quality Q4 Age 83

Comparable Photo Page

Borrower	CATAMOUNT PROPERTIES 2018 LLC			
Property Address	2486 Loy Ln		·	
City	Los Angeles	County Los Angeles	State CA	Zip Code 90041-1818
Lender/Client	WEDGEWOOD INC			



Comparable 4

4726 College View Ave

Prox. to Subject 0.48 miles **S** Sale Price 1,467,000 Gross Living Area 1,070 Total Rooms Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; View B;CtySky; Site 6315 sf Quality Q4 Age 101



Comparable 5

2533 Ridgeview Ave

Prox. to Subject 0.60 miles S Sale Price 1,012,000 Gross Living Area 1,234 Total Rooms 5 Total Bedrooms Total Bathrooms 1.0 Location N;Res; View N;Res; Site 5966 sf Quality Q4 Age 96

Comparable 6

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

55441 File No. **2310-03**

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been 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.

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.

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.

 C_5

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.

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.

Quality Ratings and Definitions

Q-

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.

02

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

O.

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

05

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
		Sale or Financing Concessions
Listing	Listing Mountain View	View
Mtn N	Neutral New	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions Location
BsyRd	Busy Road Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Park view Pastoral View	View
PwrLn	Power Lines Public Transportation	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
Wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear



BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE

Business, Consumer Services & Housing Agency

Joseph P. Baldino

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

"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 001957

Effective Date:
Date Expires:

February 13, 2023 February 12, 2025

Loretta Dillon, Deputy Bureau Chief, BREA





LIA Administrators & Insurance Services APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company")
175 Capitol Blvd. Suite 100
Rocky Hill, CT 06067

Date Issued	Policy Number	Previous Policy Number
02/23/2023	AAI006008-08	AAI006008-07

THIS IS A **CLAIMS** MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PERIOD**. PLEASE READ THE POLICY CAREFULLY.

Item

1. Customer ID: 168108 Named Insured: BALDINO, JOSEPH P. 3101 Mesa Verde Dr. Burbank, CA 91504	
2. Policy Period: From: 04/04/2023 To: 04/04/2024 12:01 A M. Standard Time at the address stated in 1 above.	
3. Deductible: \$1,000 Each Claim	
4. Retroactive Date: 06/05/2000	
5. Inception Date: 04/04/2016	1
6. Limits of Liability: A. \$1,000,000 Each Claim B. \$2,000,000 Aggregate	
7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652	
8. Annual Premium: \$1,087.00	
9. Forms attached at issue: LIA002 (12/14) LIA CA (11/LIA021 (10/14) LIA143 (10/14)	14) LIA012 (12/14) LIA018 (10/14)
This Declarations Page, together with the completed and signed Policy the Policy shall constitute the contract between the Named Insured and	
02/22/2023	(K 1.) .e
Date By	Authorized Signature
LIA-001 (12/14)	Aspen American Insurance Company

PUBLIC RECORDS

10/7/23, 9:27 AM Property Detail Printout



County Last Updated: 09/28/2023

Property Location

90041-Address: 2486 LOY LN City: LOS ANGELES Zip: 1818

Use Code: Single Family Residence County: Los Angeles APN#: 5683-025-023

Tract: 10368 Census Tract: 1813.00 Zone: LAR1 Legal Desc: TRACT NO 10368 LOT 4

Map Page/Grid: 564/ J6 Total Assessed Value: 714,994 Tax Amount: 8,260.74

Tax Year / Assessor Year: 2022 / 2023 Percent Improvement: 0.27

Current Owner Information

Current Owner: KOFAHL DAVID & RENATE Owner Address: 2486 LOY LN TRUST

LOS ANGELES, CA, 90041-

City, State, Zip: LUS A Owner Occupied: Yes Last Transaction: 01/10/2013 Deed Type:

Amount: 501,000 Document: 0001998551

Last Sale Information

Transferred From: Seller Address:

Prior Recording / Sale Date: 08/04/2004 / Recording / Sale Date: 01/10/2013 / Most Recent Sale Price: 501,000 Prior Sale Price: 501,000 Document Number: 0001998551 Prior Document No.: 0001998551

Document Type: Prior Document Type: grant deed/deed of trust

Lender Information

Lender: NATIONAL CITY Full/Partial: F MORTGAGE CO

Loan Amount / 2nd Trust 399,800 / 50,600 Loan Type: conventional variable

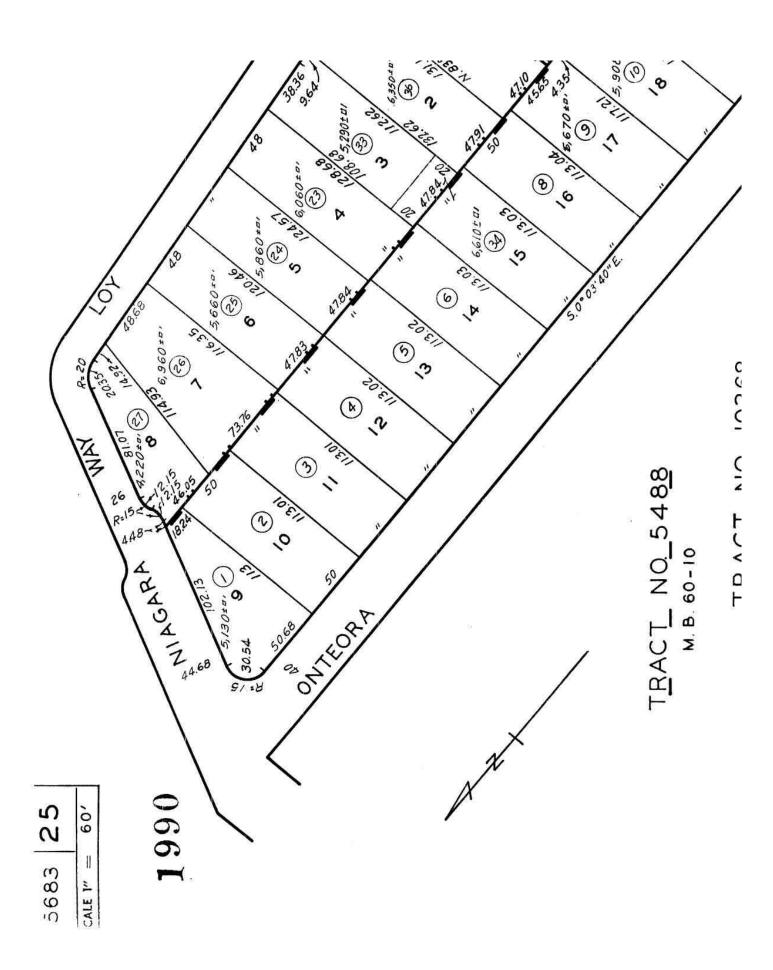
Physical Information

Lot Size Sqft / 6,087 / Building Area: 1,102 # of Bedrooms: 3 Acreage: 0.14 Additional: 0 # of Bathrooms: 1.00 Year Built / Effective: 1937 / 0 Garage: 0 # of Stories: 1 Heating: Floor/Wall

First Floor: 0 Total Rooms: 7 Cooling: Second Floor: 0 # of Units: 0 Roof Type: Construction/Quality: / 0 Third Floor: 0 Garage/Carport: Garage Basement Finished: 0 Fireplaces: 0 **Building Shape:** Basement Unfinished: 0 Pool/Spa: View:

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https://www.parcelquestappraise.com/Search/Property_Detail_Report.aspx?PID=31919392&FIPS=06037



CMA - Page 1

				Br/Ba Sqt	t	LSqft	List F	rice	Sold Pric	e \$/Sq1	ft SP/LP%
Total Listings: 20 Total on Market: 1 Sold/Exp Ratio: 0.00		Mini	imum: mum: rage: ian:	3/4 1,3 2/1 9 3/2 1,0 3/2 1,0	30 91	11,040 3,629 5,960 5,722	\$977	5,000),000 7,763 3,500	\$1,510,00 \$915,00 \$1,112,43 \$1,087,50	0 \$751.0 1 \$1012.6)3 66
Active											
Address	City	YrBuilt	Sale Type	List Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
2760 Fyler PL	EGPK	1925	STD	08/25/2023	3	1	43/70	972	4,973	\$751.03	\$730,00
				Maximum:	1150	1	70	972	4,973	\$751.03	\$730,00
				Minimum:	3	1	70	972	4,973	\$751.03	\$730,00
				Average:	3	1	70	972	4,973	\$751.03	\$730,00
				Median:	3	1	70	972	4,973	\$751.03	\$730,00
Pending											
Address	City	YrBuilt	Sale Type	Contract Date	Br	Bath	СДОМ	Sqft	LSqft	\$/Sqft	Price
2059 Delrosa DR	LA	1923	STD	09/20/2023	2	1	14/14	938	5,019	\$1,172.71	\$1,100,00
				Maximum:	2/	1	14	938	5,019	\$1,172.71	\$1,100,00
				Minimum:	2	1	14	938	5,019	\$1,172.71	\$1,100,00
				Average:	2	1	14	938	5,019	\$1,172.71	\$1,100,00
				Median:	2	1	14	938	5,019	\$1,172.71	\$1,100,000
Closed											
Address	City	YrBuilt	Sale Type	COE Date	Br	Bath	СДОМ	Sqft	LSqft	\$/Sqft	Price
2601 Medlow AV	LA	1961	STD	03/29/2023	2	2	9/9	1,064	5,748	\$859.96	\$915,00
2020 Norwalk AV	LA	1924	STD	10/24/2022	2	1	14/14	978	5,665	\$950.92	\$930,00
4444 Ellenwood DR	LA	1924	STD	01/06/2023	3	1	8/8	1,080	10,546	\$879.63	\$950,00
5011 El Verano AV	LA	1915	STD	10/06/2023	2	1	11/11	942	3,852	\$1,009.55	\$951,00
1970 Addison WY	LA	1948	STD	06/16/2023	3	2	17/511	1,261	3,890	\$755.75	\$953,00
4765 Ellenwood DR	LA	1939	STD	07/17/2023	3	2	16/16	1,196	3,999	\$836.12	\$1,000,00
2361 Loy LN	LA	1940	PRO	08/29/2023	2	1	13/13	1,196	6,099	\$838.84	\$1,003,25
2533 Ridgeview AV	LA	1927	STD	02/24/2023	2	1	6/6	1,234	5,966	\$820.10	\$1,012,00
4181 York BL	LA	1928	STD	08/22/2023	3	1	14/14	956	5,944	\$1,124.48	\$1,075,00
2649 Saxon DR	GPRK	1960	STD	08/18/2023	3	2	147/158	1,268	4,688	\$867.51	\$1,100,00
4536 Yosemite WY	LA	1954	STD	01/27/2023	3	2	10/10	1,164	8,055	\$983.68	\$1,145,00
1703 N Avenue 45	LA	1931	STD	09/18/2023	2	2	12/12	966	4,397	\$1,190.99	\$1,150,50
2076 Delrosa DR	LA	1913	STD	09/28/2023	3	2	9/9	1,080	5,696	\$1,085.19	\$1,172,00
2384 Norwalk AV	LA	1918	STD	12/28/2022	3	2	5/5	930		\$1,301.08	\$1,210,00
	LA	1922	STD	10/24/2022	3	3	21/21	1,300	6,214	\$946.15	\$1,230,00
2046 Norwalk AV		1943	STD	07/07/2023	2	2	12/12	1,191		\$1,049.54	\$1,250,00
2659 Banbury PL	LA				-	4	14/14	1,070	C 21E	#1 271 O2	44 457 00
2659 Banbury PL 4726 College View AV	LA	1922	STD	08/22/2023	2	1				\$1,371.03	
2659 Banbury PL			STD STD	08/22/2023 06/21/2023	2	4	16/16	1,035		\$1,458.94	
2659 Banbury PL 4726 College View AV	LA	1922			3		16/16 511	1,035	7,463 11,040		\$1,510,00
2659 Banbury PL 4726 College View AV	LA	1922		06/21/2023	2	4	16/16	1,035	7,463 11,040 3,629	\$1,458.94	\$1,467,00 \$1,510,00 \$1,510,00 \$915,00 \$1,112,43

Residential Quick CMA Page 1 of 2

Printed By Joseph Baldino CalBRE: AR001957 on 10/07/23

CMA - Page 2

Criteria:

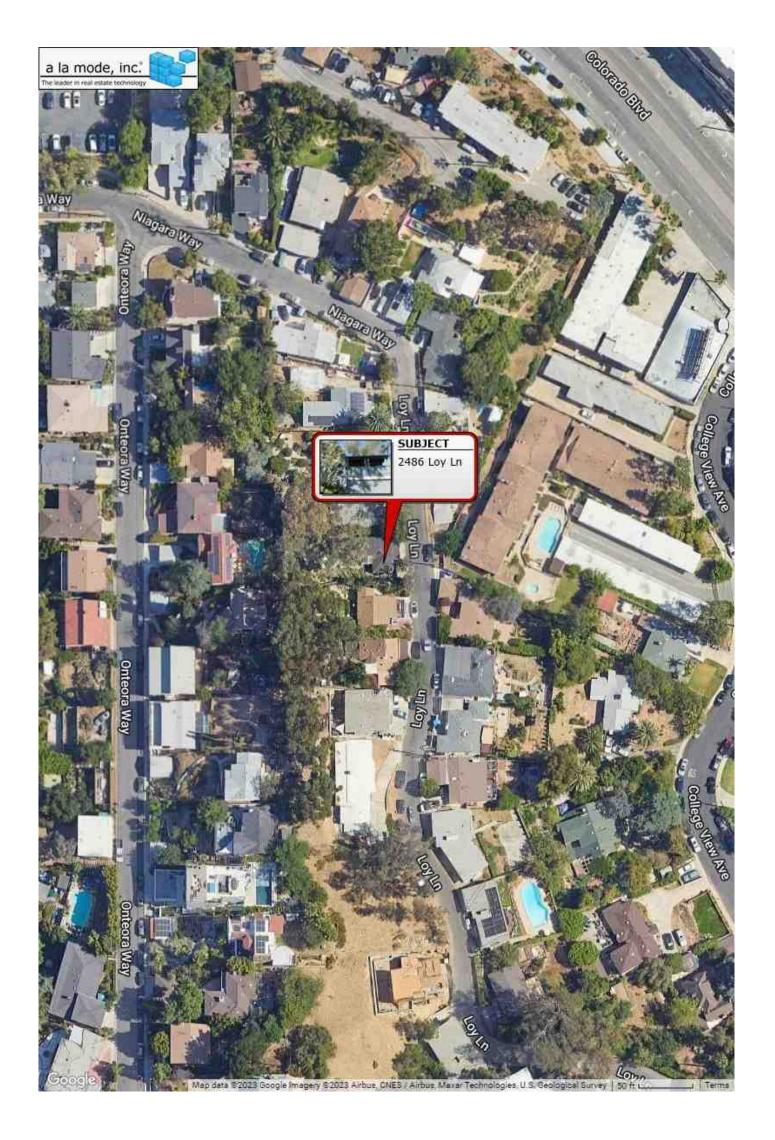
Property Type is 'Residential'
Standard Status is one of 'Active', 'Act Under Contract',
'Pending'
Standard Status is 'Closed'
Contract Status Change Date is 10/07/2023 to 10/07/2022
Property Sub Type is 'Single Family Residence'
Living Area is 900 to 1300
Latitude, Longitude is around 34.13, -118.22

Residential Quick CMA Page 2 of 2

Printed By Joseph Baldino CalBRE: AR001957 on 10/07/23

AERIAL PHOTO

Borrower	CATAMOUNT PROPERTIES 2018 LLC			
Property Address	2486 Loy Ln			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90041-1818
Lender/Client	WEDGEWOOD INC			



Location Map

Borrower	CATAMOUNT PROPERTIES 2018 LLC			
Property Address	2486 Loy Ln			
City	Los Angeles	County Los Angeles	State CA	Zip Code 90041-1818
Lender/Client	WEDGEWOOD INC			

