APPRAISAL OF REAL PROPERTY LOCATED AT 3509 W 118th St Inglewood, CA 90303 TRACT # 6784 LOT 15 BLK 4 **FOR** Wedgewood Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278 AS OF 10/11/2023 BY Robert P Gharibeh West Coast Appraisals (310) 560-2170 8400 Alverstone Ave Los Angeles, CA 90045 (310) 560-2170 rgharibeh@msn.com

Exterior-Only Inspection Residential Appraisal Report

Loan#55462 File # 2310007C

The purpose	of this sumr	nary appraisal repo	ort is to pro												
			on io to pro	ovide the lender/cli	ient with an	accurate,	and adequa	ately suppo	orted, opini	ion of th	he marl	ket value	of the	subject pro	operty.
Property Address	3500	W 118th St				City	Inglewoo	d			State	CA	Zip Code	90303	
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· · · Ca		roperties 2018	LLC	OWIEI OI	rubiic necolu	Rub	y Baldwir	1			County	LOS	ANGEL	ES	
Legal Description	TRAC	T # 6784 LOT	15 BLK 4												
Assessor's Parce	l# 40:	55-004-015				Tax Ye	ar 2023				R.E. Tax	kes \$ 1	,270		
Neighborhood Na	me INC	SLEWOOD				Map R	leference	703 F7			Census	Tract 6	042.00		
Occupant	Owner	Tenant Vac	ant	Special A	ssessments \$	0		70017	PUD	HOA S	S 0		per year	ner r	month
Property Rights A						U				110/11	, 0		por your	poi i	montai
75		Fee Simple	Leasehol												
Assignment Type	Pu	rchase Transaction	Refina	ance Transaction	Other ((describe)	Servicir	ng							
Lender/Client	Wedgev	vood Inc		Addre	ess 2015	Manhat	tan Beach	Blvd. S	Suite 100). Redor	ndo Be	each. C	4 90278	3	
Is the subject pro	perty currently of	ered for sale or has it b	een offered for sal	le in the twelve months								X,		No	
Report data source	e(s) used, offerin	g price(s), and date(s).		DOM 4;TH	EMI C#22	270202	THE SHE	I I CT I	e DENID	INIC ON	ITUE			ADICINIA	ı.
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		,		23. PENDING											
I did	uiu not analyz	e the contract for sale i	or the subject purt	chase transaction. Expla	an the results of	the analysis of	i the contract to	r sale or will	tile allalysis	was not					
performed.															
5															
Contract Price \$ Is there any finance of the second secon		Date of Contr	act	Is the p	roperty seller the	owner of pub	lic record?		Yes	No	Data Sour	ce(s)			
Is there any finan	cial assistance (lo	an charges, sale conce	ssions, gift or dow	vnpayment assistance,	etc.) to be paid b	y any party or	n behalf of the b	orrower?					Г	Yes	No
If Yes, report the t	total dollar amour	t and describe the items	s to be paid.										_		
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Note: Race and t	the racial compo	sition of the neighborl	nood are not appi	raisal factors.											
	Neighborho	od Characteristics			One-l	Jnit Housing	Trends			One-	-Unit Hou	sing	Pres	sent Land Use	e %
Location	Urban	Suburban	Rural	Property Values	Increasing	ı V	Stable	Decli	nina	PRICE		AGE	One-Unit		85 %
	Over 75%	25-75%	Under 25%	Demand/Supply	Shortage				Supply	\$ (000)		(yrs)	2-4 Unit		
. 23					<u> </u>		In Balance				1	. ,		1.	5 %
Growth		Stable	Slow	Marketing Time	Under 3 n		3-6 mths		6 mths	380	Low	69	Multi-Fami	<u> </u>	%
Neighborhood Bo	undaries	108TH ST N	NORTH, VA	AN NESS AVE	EAST, HI	<u>GHWAY</u>	105 SOU	ITH AND)	925	High	100	Commerci	al	10 %
PRAIRIE A	VE WEST								T	675	Pred.	76	Other		%
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Specific Zoning C	lassification	INR1YY		Zoning	Description	SINGL	E FAMILY	/ RESID	ENCE						
Zoning Compliand	ce 🔀 Le		onforming (Grand	dfathered Use)	No Zor		Illegal (describe								
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					ations) the nreser	nt use?		,	\triangleright	Yes	No	If No. descri	ibe •	JICHEST	Т
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There are 4 comparable	propert	ies curr	rently of	ffered fo	or sale	in t	the subject neighborhoo	d rang	ing in	price	from \$ 700,000		to S	\$ 800	9,000	
There are 14 comparable			subject	neighbo			he past twelve months			ale prid		20			785.000	
FEATURE	00,00	SUBJECT		noignoo			LE SALE # 1	i iungii	-		LE SALE # 2	10	C		LE SALE # 3	
		SUBJECT														
Address 3509 W 118th St				11637	7 Dehr	ı Ave	:	3525	W 118	3th St	t	3432	2 W 1	13th St	İ	
Inglewood, CA 90	0303			Inglev	vood, (CA 9	0303	Ingle	wood,	CA 90	0303	Ingle	wood	, CA 9	0303	
Proximity to Subject				0.10 r	miles N	ΝE		0.04	miles \	Ν		0.31	miles	N		
Sale Price	\$						\$ 650,000				\$ 675,000				\$	650,000
Sale Price/Gross Liv. Area	\$		sq.ft.	s /	130.18	sq.ft.	553,553	_	473.35	sq.ft.	0.0,00	_	448 2	8 sq.ft.		,
Data Source(s)				_			20112 2011 7				2011 40				2005 0014	
							66MR;DOM 7				;ром 40				OPF;DOM	
Verification Source(s)	_						T / D# 338202				Γ / D# 216949				Γ / D# 44	
VALUE ADJUSTMENTS	D	ESCRIPTIO	ON	DE	SCRIPTIO	N	+ (-) \$ Adjustment	D	ESCRIPTIO	N	+(-) \$ Adjustment		ESCRIPT	ION	+(-)\$	djustment
Sales or Financing				ArmL	th			ArmL	_th			Arml	Lth			
Concessions				Cash	:0			Conv	/ :0			Cash	n:0			
Date of Sale/Time					3;c04/	23			23;c11/	22		s07/	23;c06	3/23		
Location	NI-Da						17 500							5120		
Leasehold/Fee Simple	N;Re		_	A;Cor		_	+7,500			_		N;Re				
· · · · · · · · · · · · · · · · · · ·		SIMPL	<u>LE</u>		SIMPL	<u> </u>			SIMPL	<u>.</u>			SIMP	'LE		
Site	7,37	<u>5 sf</u>		6,637	sf		+5,166	7,376	sf			6,01	<u>5 sf</u>			+9,520
View	N;Re	es;		N;Res	s;			N;Re	s;			N;Re	es;			
Design (Style)	DT1;	Bunga	alow	DT1;E	3ungal	low		DT1;	Bunga	low		DT1	;Bung	alow		
Quality of Construction	Q4			Q4	.,			Q4	.,			Q4				
Actual Age	76			76				84				70				0
Condition							.05.000				'				 	
	C4	D.4	D-#	C4	Delcoor	De#-	+25,000		Dd	De#-		C4	P.t.	D-1"	-	+25,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths	-	
Room Count	9	3	2.0	8	3	2.0	0	9	3	1.0	+7,500	8 (3	2.0		0
Gross Living Area		1,359	sq.ft.		1,511	sq.ft.	-12,160		1,426	sq.ft.	-5,36)	1,45	O sq.ft.		-7,280
Basement & Finished	0sf			0sf				0sf				0sf				
Rooms Below Grade	1											1				
Functional Utility	Δ\/⊏	RAGE	:	Δ\/⊏Γ	240=			Δ\/Ε	RAGE			A\/E	RAGE	=		
					RAGE		+								-	F 000
Heating/Cooling		L/NON			_/NON				L/NON			_	/CEN		-	-5,000
Energy Efficient Items	SOL	AR (Le	ased)		E NOT	ED	0	NON	E NOT	ED	(NON	IE NO	TED		0
Garage/Carport	2gd1	dw		2gd2d	wb		0	1gd1	dw		+7,50) 2gd1	ldw			
Porch/Patio/Deck	POR	CH/PA	ATIO	POR	CH/PA	TIO		POR	CH/PA	TIO		POR	RCH/P	ATIO		
FIREPLACES	NON			NON					REPLA		-2 50	1 FIF				-2,500
ADDITIONAL	NON			NON				NON			2,00	NON				2,000
ADDITIONAL	NON	<u> </u>		INCINI				INOIN				INOIN	VL.			
Not Adjustment (Total)										_			7 .		•	
Net Adjustment (Total)				X			\$ 25,506				\$ 7,14		_	Ш-	ð	19,740
Adjusted Sale Price				Net Adj.		3.9 %		Net Adj.		1.1 %		Net Adj		3.0 %		
of Comparables				Gross Ad	lj.	7.7 %	\$ 675,506	Gross A	dj.	3.4 %	\$ 682,140	Gross A	Adj.	7.6 %	\$	669,740
I did did not research the s	sale or tra	ansfer histo	ory of the	subject pr	roperty and	d compa	arable sales. If not, explain									
				anoforo of	the cuhier	et nrone	rty for the three years prior to	the offer	n atch avite	f thic and	nraical					
My recearch did M did n	nt reveal	any prior o	ealae ar tr			or brobe	ity for the three years prior to	THE CHEC	nivo dato o	ι ιιιο αργ	pi aisai.					
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Exterior-Only Inspection Residential Appraisal Report

Loan#55462 File # 2310007C

Scope of Work: In the preparation of this appraisal, the appraiser has made	le an exterior inspection of the subject site. Consideration was given to
interviews with people considered informed regarding the region, area, sul	piect property neighborhood, the subject property and the comparable
sales. This information was analyzed to document the various environment	
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market value of the subject property. The scope of the appraisal also gave	consideration to maps and plats of the subject property and the
comparables. When conflicting information was provided, the source deep	ned most reliable has been used. Data believed to be unreliable was
not included in the report nor used as a basis for the valuation conclusion.	
not included in the report not used as a basis for the valuation conclusion.	
This appraisal report is intended for use by the private client or their assign	s for market value only. This report is not intended for any other use.
It is the property of the party ordering the report regardless of who pays the	e fee for the service rendered. No other uses may apply without
specific release from the ordering party and/or the Appraiser. Copies may	
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other party participating in the transaction as deemed by the lender and pr	ovided by law.
Indicated in the neighborhood section of the report, this estimate is based	on the observations of the market times for listings and sales within the
immediate area and the ratio of listings to closed sales. Considered were	·
affecting the region, local economy, and the subject's neighborhood. Con-	
favorable impact on market time. Market time assumes the subject was a	ggressively marketed through normal channels.
Condition Addendum: No warranty of the subject is given or implied. No	ability is assumed for the structural of mechanical elements of the
property. This appraisal has not been prepared for the purpose of certifying	
plumbing systems. Nor has the appraisal been prepared for the purpose of	f certifying the property does not have an infestation of termites or
other insects, that the property does not contain hazardous materials, or the	at the property does not suffer from other conditions which may
adversely affect its value. Finally, this appraisal is not intended to certify the	• • •
adversely affect its value. I maily, this appraisal is not interfued to certify the	le soulidiless of the geological and soil conditions of the property.
Cost Approach: The cost approach was considered, but not utilized to ma	ke a creditable appraisal. There are too many variables, due to few lot
sales and builders costs to make an accurate cost approach. Therefore it	is given no weight in this report.
Sales and Bandore Societo in make an assarate Social Production in the social formation in the social socia	o greatine weight in the report
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 This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, 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 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 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 i ordered and will receive this appraisal report.	s the individual, organization, or agent for the organization that
borrower; the mortgagee or its successors and assigns; secondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state obtain the appraiser's or supervisory appraiser's (if applicable)	report to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal luding, but not limited to, the public through advertising, public
•	raisal report by me or the lender/client may be subject to certain visions of the Uniform Standards of Professional Appraisal Practice
insurers, government sponsored enterprises, and other secondary	wer, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part more of these parties.
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ignature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
' ', ',	in this appraisal report may result in civil liability and/or onment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervision	sory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignme analysis, opinions, statements, conclusions, and the appraise.	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
	sub-contractor or an employee of the supervisory appraiser (or the cceptable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisa report was prepared. 	of Professional Appraisal Practice that were adopted and I Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this anature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
APPRAISER Robert P Charibeh	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Robert P Gharibeh Company Name West Coast Appraisals (310) 560-2170	NameCompany Name
Company Address West Coast Appraisals (310) 560-2170 8400 Alverstone Ave	Company Address
Los Angeles, CA 90045	
Telephone Number (310) 560-2170	Telephone Number
Email Address rgharibeh@msn.com	Email Address
Date of Signature and Report 10/12/2023 Effective Date of Appraisal 10/11/2023	Date of SignatureState Certification #
State Certification #	or State License #
or State License # AL034184	State
or Other (describe) State #	Expiration Date of Certification or License
State CA Expiration Date of Certification or License 05/27/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
3509 W 118th St	Did inspect exterior of subject property from street
Inglewood, CA 90303	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 675,000 LENDER/CLIENT	COMPARABLE SALES
Name CLEAR CAPITAL	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278 Email Address	

Freddie Mac Form 2055 March 2005 UAD Version 9/2011

Exterior-Only Inspection Residential Appraisal Report

Loan#55462 File # 2310007C

FEATURE		SUBJECT		CO	MPARAB	LE SALE #	4		COI	MPARABL	E SALE #	5		CC	MPARABL	E SALE #	6
Address 3509 W 118	th St		3349	W 11	18th P	I		3345	W 11	8th St			1173	33 Chr	ristoph	er Ave	
Inglewood, 0	CA 90303	3	Ingle	wood	, CA 9	0303		Ingle	wood,	CA 90	0303		Ingle	wood	, CA 90	0303	
Proximity to Subject			0.12	miles	SE			0.12	miles	E			0.27	miles	E		
Sale Price	\$					\$	680,000				\$	689,000				\$	640,000
Sale Price/Gross Liv. Area	\$	sq.ft.	\$	578.2	3 sq.ft.			\$	392.1	5 sq.ft.			\$	547.4	.8 sq.ft.		
Data Source(s)			THEN	/ILS#C	V22240	877MR;D	OM 162	THEM	LS#23-	271095;	ром 49		THEM	ILS#P1	-14963P	F;DOM 17	•
Verification Source(s)						T / D# 39		PAR	CEL G	QUEST	Γ / D# 5	51059	PAR	CEL	QUEST	Γ / AGEN	١T
VALUE ADJUSTMENTS		DESCRIPTION	D	ESCRIPT	ION	+(-)\$	Adjustment	D	ESCRIPTI	ON	+(-)\$	Adjustment	D	ESCRIPT	ION	+(-) \$ A	djustment
Sales or Financing			ArmL	Lth				ArmL	_th				Listir	าต			
Concessions				/:8000)		-8,000						1	DING	.0		
Date of Sale/Time				23;c0 ²			0,000	_	23;c07	7/23			c10/2		,,,		
Location	N;R	?es·	N:Re		1/20			N;Re		120			N:Re				
Leasehold/Fee Simple		E SIMPLE		SIMP	l F				SIMPI	l F				SIMP	DI E		
		75 sf	6.32				+7.343					+7,343	_				+7,322
View			1 ,				+1,343	- / -				+1,343	N:Re				+1,322
Design (Style)		Res;	N;Re		alaur			N;Re		alasse					alaur		
Quality of Construction		1;Bungalow		Bung	alow				Bunga	alow			-	;Bung	alow		
Actual Age	Q4		Q4					Q4					Q4				
Actual Age	76		76					76					76				
Condition	C4		C4	T	T =		-25,000		l	T		+25,000		1	1		
Site View Design (Style) Quality of Construction Actual Age Condition Above Grade Room Count	Total		Total	Bdrms.	Baths			Total	Bdrms.	Baths		-15,000		Bdrms.	Baths		
Room Count	9	3 2.0	6	3	1.0		+7,500		4	2.0		0	-	3	1.0		+7,500
GIOSS LIVING Area		1,359 sq.ft.	_	1,17	6 sq.ft.		+14,640		1,757	7 sq.ft.		-31,840		1,16	9 sq.ft.		+15,200
Basement & Finished	0sf		0sf					0sf					0sf				
Rooms Below Grade																	
Functional Utility	AVI	ERAGE	AVE	RAGE				AVE	RAGE				AVE	RAGE	=		
Heating/Cooling		LL/NONE		L/NO					L/NOI					/CEN			-5,000
Energy Efficient Items		LAR (Leased)					0		E NO			0	NON	IE NO	TED		0
Garage/Carport		11dw	2gd1					2gd1					2gd1				
Porch/Patio/Deck		RCH/PATIO		CH/P	ATIO				CH/P/	ATIO				RCH/P	ATIO		
FIREPLACES	NO		NON					NON					NON				
ADDITIONAL	NO		NON					NON					NON				
				-				1					1	-			
Net Adjustment (Total)				+	X -	\$	-3,517	Г	+ [X -	\$	-14,497	×	+	П-	\$	25,022
Adjusted Sale Price			Net Adj.		0.5 %		-0,017	Net Adj.		2.1 %		- 1-7,7-31	Net Adj.		3.9 %		20,022
of Comparables			Gross A		9.2 %	\$	676,483				\$	674,503	1 '		5.5 [%]	\$	665,022
	and analysis of	the prior sale or trans		•								074,003	1	-,	J.J ~	I .	000,022
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ITEM		S	UBJECT			COI	MPARABLE SAL	E# 2	1		COMPARAB	LE SALE #	5		COMPA	RABLE SALE ;	[#] 6
ITEM Date of Prior Sale/Transfer		S	UBJECT			COI	MPARABLE SAL	E# _/	1		COMPARAB	LE SALE #	5		COMPAR	RABLE SALE :	# 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer				FL 0'	IFOT									7,,,			
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ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	ictory of the cui	THEMLS / F 09/29/2023	PARCE				S / PARCI		JEST		ILS / PA					PARCEI	
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Loan#55462 File No. 2310007C

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, 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 are either almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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.

Ω4

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

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
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
Cook	Contracted Date Cash	Date of Sale/Time
Cash	Commercial Influence	Sale or Financing Concessions Location
Conv	Conventional	Sale or Financing Concessions
СОПУ	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location Sale or Financian Consessions
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions Location & View
Res RH	Residential	Location & View Sale or Financing Concessions
rr	USDA - Rural Housing Recreational (Rec) Room	Sale or Financing Concessions Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
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
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
	•	

UAD Version 9/2011 (Updated 1/2014)

Market Conditions Addendum to the Appraisal Report

Loan#55462 File No. 2310007C

The purpose of this addendum is to provide the lender/client with a cl										
neighborhood. This is a required addendum for all appraisal reports w Property Address 3509 W 118th St	nui an enective date on or after Apri		/ Inglewoo	d	S	tate CA		ZIP Code 903	.U3	
Borrower Catamount Properties 2018 LLC		Oity	ingiewoo	<u>u</u>		uu CA		211 0000 903	003	
Instructions: The appraiser must use the information required on this	form as the basis for his/her conclu	usions, and n	nust provide sup	port for those conclusions, reg	arding					
housing trends and overall market conditions as reported in the Neigh	borhood section of the appraisal re	port form. Th	e appraiser mus	t fill in all the information to the	extent					
it is available and reliable and must provide analysis as indicated belo										
explanation. It is recognized that not all data sources will be able to pr										
in the analysis. If data sources provide the required information as an average. Sales and listings must be properties that compete with the	=			-						
subject property. The appraiser must explain any anomalies in the dat					01 110					
Inventory Analysis	Prior 7–12 Months		6 Months	Current – 3 Months			(Overall Trend		
Total # of Comparable Sales (Settled)	4		7	3		Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	0.67	2.	33	1.00	X			Stable		Declining
Total # of Comparable Active Listings	3		2	4		Declining	Ļ	Stable	X	
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	4.5 Prior 7–12 Months		.9 6 Months	4.0 Current – 3 Months		Declining		Stable Overall Trend		Increasing
Median Comparable Sale Price	670,000		,000	689,000		Increasing		Stable	П	Declining
Median Comparable Sales Days on Market	26		9	49		Declining	Ħ	Stable	×	
Median Comparable List Price	693,900		,000	794,999	X	Increasing		Stable		Declining
Median Comparable Listings Days on Market	26	1	0	82		Declining		Stable	X	Increasing
Median Sale Price as % of List Price	100		004	102	X			Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No No	Fo:			Declining	X	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 months										
fees, options, etc.). SELLER CONCESSIO			E SUBJEC	CT PROPERTIES I	//ARKE	T AREA,	НО	WEVER 1	HE	Υ
WERE RANDOM AND DID NOT APPEAR	TO HAVE ANY TRE	NDS.								
Are foreclosure sales (REO sales) a factor in the market?	Yes X No	If yes, ex	plain (including t	the trends in listings and sales	of foreclose	ed properties).				
REO/BANK SALES ARE MINIMAL IN THE	MARKET AREA AND	DHAVE	LITTLE T	O NO AFFECT ON	THE N	MARKET.				
1										
Cite data sources for above information.	AI S									
Cite data sources for above information. THE N	1LS									
Cite data sources for above information. THE N	ILS									
Cite data sources for above information. THE N Summarize the above information as support for your conclusions in		praisal report	form. If you use	ed any additional information, s	uch as					
1112.10	the Neighborhood section of the app				uch as					
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to THE MEDIAN SALES PRICE FOR COMP	the Neighborhood section of the app formulate your conclusions, provice	de both an ex	planation and su	pport for your conclusions.		AINED FA	IRL	Y STABL	ΕO	VER
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to	the Neighborhood section of the app formulate your conclusions, provice	de both an ex	planation and su	pport for your conclusions.		AINED FA	IRL	Y STABL	ΕO	VER
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Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to THE MEDIAN SALES PRICE FOR COMP	the Neighborhood section of the app formulate your conclusions, provice	de both an ex	planation and su	pport for your conclusions.		AINED FA	IRL	Y STABL	EO	VER
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Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to THE MEDIAN SALES PRICE FOR COMPITHE LAST 12 MONTHS.	the Neighborhood section of the app formulate your conclusions, provic ETING PROPERTIES	de both an ex	planation and su	pport for your conclusions. TS MARKET AREA	A REMA	AINED FA	IRL	Y STABL	E O	VER
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Freddie Mac Form 71 March 2009

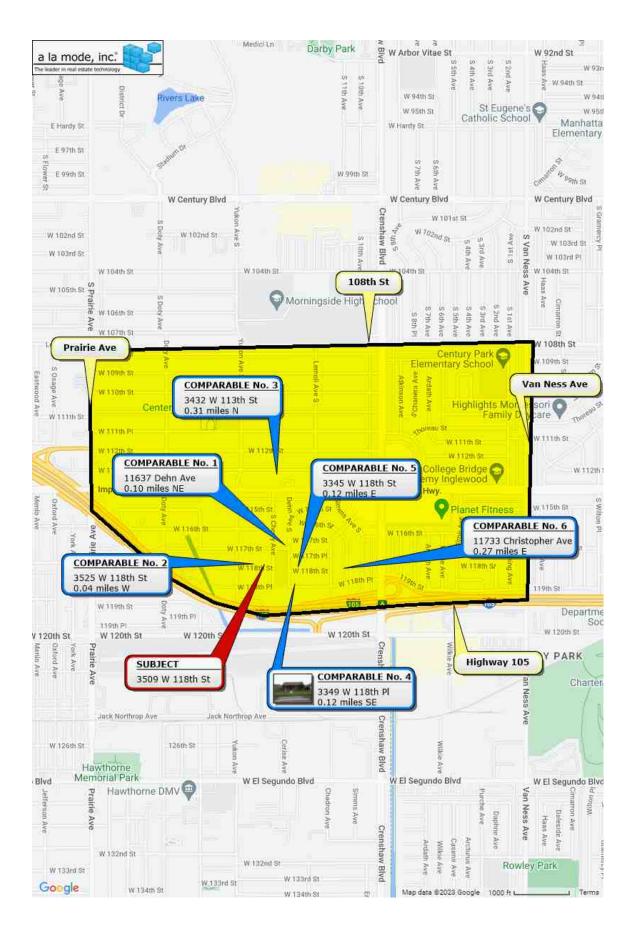
USPAP ADDENDUM

Loan#55462

		File No. 2310007C
Borrower Catamount Propertie	es 2018 LLC	
Property Address 3509 W 118th St		
City Inglewood	County LO	S ANGELES State CA Zip Code 90303
Lender Wedgewood Inc		
vvcageweed me		
This report was prepared under the follo	wing USPAP reporting option:	
M Approinal Depart	This was at the property in accordance with	UCDAD Chandarda Dula O O(a)
Appraisal Report	This report was prepared in accordance with	USPAP Statioards Rule 2-2(a).
Restricted Appraisal Report	This report was prepared in accordance with	USPAP Standards Rule 2-2(b).
	Time report that propared in accordance than	
Reasonable Exposure Time		
My opinion of a reasonable exposure time for	the subject property at the market value stated in this r	eport is: 0-75
		0.10
	IME FOR THE SUBJECT PROPERTY	AT THE OPINION OF VALUE INDICATED IS ESTIMATED
WITHIN 75 DAYS.		
Additional Certifications		
I certify that, to the best of my knowledge and	belief:	
I have NOT performed services, as an ap	praiser or in any other capacity, regarding the property	that is the subject of this report within the
three-year period immediately preceding		
, , , ,		
☐ I HAVE performed services as an apprai	ser or in another capacity, regarding the property that i	is the subject of this report within the three-year
period immediately preceding acceptance	e of this assignment. Those services are described in t	the comments below.
- The statements of fact contained in this	s report are true and correct.	
- The reported analyses opinions and co	onclusions are limited only by the reported assum	nptions and limiting conditions and are my personal, impartial, and unbiased
1		provide and minding contained and any personal, impartain, and ambiaced
professional analyses, opinions, and cond		
- Unless otherwise indicated, I have no pi	resent or prospective interest in the property that	is the subject of this report and no personal interest with respect to the parties
involved.		
- I have no bias with respect to the prope	erty that is the subject of this report or the parties	involved with this assignment
		·
	s not contingent upon developing or reporting pre	
- My compensation for completing this as	ssignment is not contingent upon the developmer	nt or reporting of a predetermined value or direction in value that favors the cause of
the client, the amount of the value opinior	i, the attainment of a stipulated result, or the occi	rrence of a subsequent event directly related to the intended use of this appraisal.
	·	red, in conformity with the Uniform Standards of Professional Appraisal Practice that
1		iled, in comorning with the orinorm standards of Froissolnal Appraisal Fractice that
were in effect at the time this report was p	•	
- Unless otherwise indicated, I have mad	e a personal inspection of the property that is the	e subject of this report.
- Unless otherwise indicated, no one prov	vided significant real property appraisal assistanc	e to the person(s) signing this certification (if there are exceptions, the name of each
individual providing Significant real proper	ty appraisal assistance is stated elsewhere in this	s report).
Additional Comments		
_		
	<u> </u>	
1/11/		
APPRAISER:		SUPERVISORY APPRAISER: (only if required)
N I A NA	C Signature Control of the Control o	
IL VIII I V	~ \	
Signature:		Signature:
	, ,	Name:
TODORT CHARDON		
Date Signed: 10/12/2023		Date Signed:
State Certification #:		State Certification #:
or State License #: AI 034184		or State License #:
712001101		
State: CA		State:
Expiration Date of Certification or License:	05/27/2024	Expiration Date of Certification or License:
Effective Date of Appraisal: 10/11/2023	-	Supervisory Appraiser Inspection of Subject Property:
10/11/2020	·	Did Not Exterior-only from Street Interior and Exterior

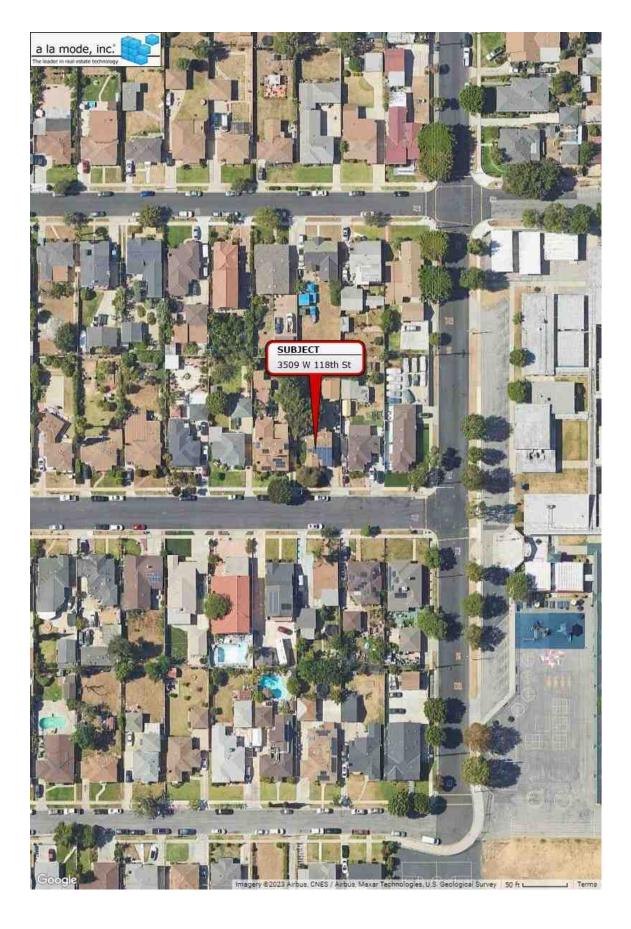
Location Map

Borrower	Catamount Properties 2018 LLC							
Property Address	3509 W 118th St							
City	Inglewood	County	LOS ANGELES	State	CA	Zip Code	90303	
Landar/Cliant	Wodgowood Inc							



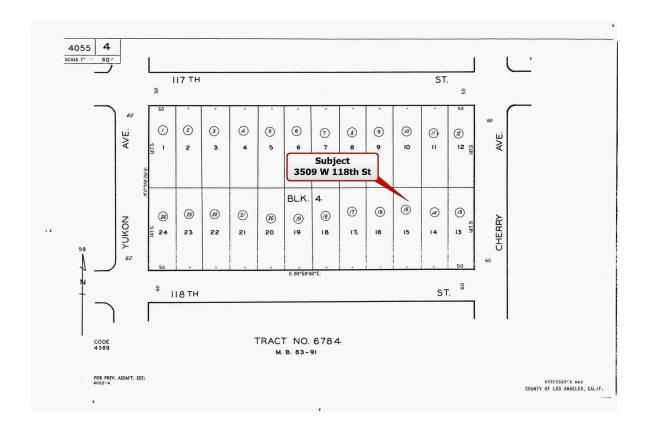
Aerial Map

Borrower	Catamount Properties 2018 LLC							
Property Address	3509 W 118th St							
City	Inglewood	County	LOS ANGELES	State	CA	Zip Code	90303	
Lender/Client	Wedgewood Inc							



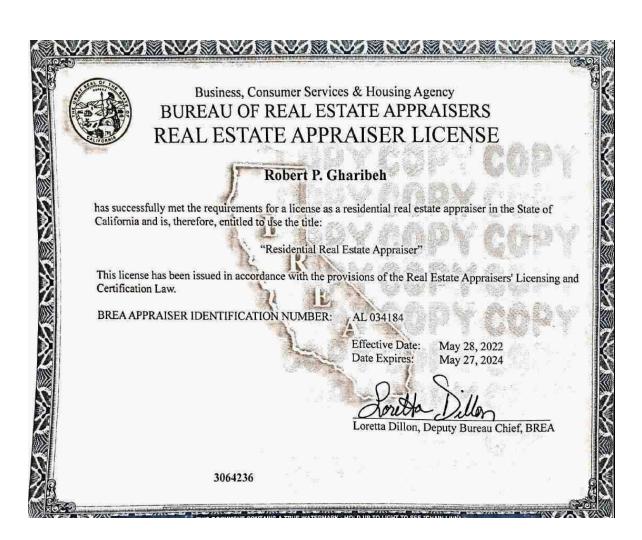
Plat Map

Borrower	Catamount Properties 2018 LLC							
Property Address	3509 W 118th St							
City	Inglewood	County	LOS ANGELES	State	CA	Zip Code	90303	
Lender/Client	Wedgewood Inc							



Appraiser License

Borrower	Catamount Properties 2018 LLC							
Property Address	3509 W 118th St							
City	Inglewood	County	LOS ANGELES	State	CA	Zip Code	90303	
Lender/Client	Wedgewood Inc							



E&O Insurance

Borrower	Catamount Properties 2018 LLC							
Property Address	3509 W 118th St							
City	Inglewood	County	LOS ANGELES	State	CA	Zip Code	90303	
Lender/Client	Wedgewood Inc							

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

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

PLEASE READ THIS POLICY CAREFULLY.

D. \$1,000,000

Policy Number: PRA-2AX-1015996 Renewal of: PRA-2AX-1007698

 Named Insured: Robert P Gharibeh
 Address: 8400 Alverstone Ave Los Angeles, CA 90045

3. Policy Period: From: January 27. To: January 27, 2024

2023

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

4. Limit of Liability Each Claim Policy Aggregate

Damages Limit of Liability A. \$500,000 B. \$1,000,000 Claims Expense Limit of

Liability C. \$500,000

5. Deductible (Inclusive of Claims Expenses):

5A. \$ 500 Each Claim 5B. \$ 1,000 Aggregate
6. Policy Premium: \$668.00 State Taxes/Surcharges:

Retroactive Date: <u>January 27, 2008</u>

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

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

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.
B. Agent/Broker: OREP Insurance Services, LLC

(888) 347-5273

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

President Secretary

PRA100 (01/20) Page | 1

Supplemental Addendum

File	No.	23	10	იი	7C

Borrower	Catamount Properties 2018 LLC							
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SUPPLEMENTAL ADDENDUM

NEIGHBORHOOD AND SITE COMMENTS:

THE SUBJECT IS LOCATED WITHIN LOS ANGELES COUNTY IN THE CITY OF INGLEWOOD, CALIFORNIA. THE NEIGHBORHOOD IS A WELL DEFINED SUBURBAN RESIDENTIAL COMMUNITY OF MEDIUM POPULATION DENSITY, WHICH IS TYPICAL FOR THE AREA. IT IS BUILT UP WITH AVERAGE TO GOOD QUALITY DETACHED AND ATTACHED RESIDENTIAL DWELLINGS VARYING IN DESIGN AND SIZE, EACH WITH INDIVIDUAL MARKET APPEAL. THE SUBJECT PROPERTY IS IN CLOSE PROXIMITY TO NEIGHBORHOOD ELEMENTARY AND HIGH SCHOOLS, PARKS, SHOPPING. MASS TRANSIT SYSTEMS ARE AVAILABLE IN THE AREA.

SITE COMMENTS:

THE SUBJECT IS REMOVED FROM HEAVILY TRAVELED THOROUGHFARES AND THEREFORE DOES NOT SUFFER FROM DETRIMENTAL EFFECTS OF TRAFFIC AND NOISE. NO ADVERSE EASEMENTS, ENCROACHMENT OR DETRIMENTAL CONDITIONS WERE NOTED AT THE TIME OF INSPECTION. CENTRAL UTILITIES WERE AVAILABLE, ELECTRIC LIGHTS LINE THE STREETS. THERE WERE NO ENVIRONMENTAL CONDITIONS NOTED, OBSERVED OR KNOWN TO THE APPRAISER WHICH ARE ADVERSE OR HAZARDOUS.

SALES COMPARISON COMMENTS:

FIVE OF THE COMPARABLES ARE CONFIRMED CLOSED SALES AND ONE IS A PENDING LISTING. THESE ARE THE MOST RECENT COMPARABLE SALES AVAILABLE AND ARE SIMILAR IN OVERALL MARKET APPEAL/PHYSICAL FEATURES. THE DESIGN OF THE SUBJECT AND COMPARABLE PROPERTIES ARE SIMILAR ALTHOUGH STYLE OF THE EXTERIOR MAY DIFFER FOR EACH OF THE COMPARABLES VERSUS THE SUBJECT, THIS DIFFERENCE WILL NOT AFFECT MARKET APPEAL. ALL OF THE SALES WERE CONSIDERED TO BE THE MOST INFLUENTIAL SALES DUE TO PROXIMITY AND SIMILARITY TO THE SUBJECT PROPERTY. ALL COMPARABLES ARE SIMILAR TO THE SUBJECT PROPERTY IN PRIMARY PHYSICAL FEATURES

GENERAL ADJUSTMENTS HAVE BEEN MADE FOR CREDIT, LOCATION, LOT SIZE, CONDITION, SQUARE FOOTAGE, BATHROOM COUNT, BEDROOM COUNT, AIR CONDITIONING, GARAGE AND FIREPLACE. ALL ADJUSTMENTS ARE CONSIDERED TYPICAL FOR THE MARKET REACTION WITHIN THE SUBJECTS MARKET AREA A LOCATION ADJUSTMENT WAS MADE TO COMPARABLE NUMBER ONE SINCE THIS COMPARABLE IS

LOCATED ACROSS FROM A SCHOOL AND HAS AN INCREASE IN TRAFFIC / NOISE DURING PARTS OF THE DAY. LOT SIZE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 500 SQUARE FEET AT \$7.00

A SQUARE FOOT. NO ADJUSTMENT WAS MADE FOR DIFFERENCES LESS THAN 500 SQUARE FEET SINCE THE APPRAISER WAS UNABLE TO DETERMINE A MARKET REACTION FOR LESS THAN 500 SQUARE FEET.

CONDITION ADJUSTMENTS WERE MADE BASED ON THE MLS NOTES, MLS PHOTOS AND AN EXTERIOR INSPECTION OF THE COMPARABLES. COMPARABLES NUMBER ONE, THREE AND FIVE HAVE THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT (\$25,000.00) WAS MADE SINCE THESE COMPARABLES WERE IN NEED OF SOME REPAIR AND NEEDED A CASH BUYER TO COMPLETE. COMPARABLE NUMBER FOUR HAS THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT (\$25,000.00) WAS MADE SINCE THIS COMPARABLE HAS A SLIGHTLY SUPERIOR KITCHEN AND BATHROOMS.

BATHROOM COUNT ADJUSTMENTS (\$7,500.00 FOR A FULL BATHROOM) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET ARFA

SQUARE FOOTAGE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 50 SQUARE FEET AT \$80.00 A SQUARE FOOT.

BEDROOM COUNT ADJUSTMENTS (\$15,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

AIR CONDITIONING ADJUSTMENTS (\$5,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS

WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

GARAGE ADJUSTMENTS (\$7,500.00 PER CAR) WERE MADE BASED ON A PAIRED SALES ANALYSIS

WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

FIREPLACE ADJUSTMENTS (\$2,500.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE

SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

NO AGE ADJUSTMENTS WERE MADE. THE SUBJECTS MARKET AREA REACTS MORE THE OVERALL

CONDITION THEN THE ACTUAL AGE.

NO SALES TO LIST PRICE RATIO ADJUSTMENT WAS MADE SINCE THE SALES TO LIST PRICE RATIO FOR COMPETING SALES OVER THE LAST 12 MONTHS WAS 100% OR MORE.

ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

COMPARABLE NUMBER FIVE IS MUCH LARGER IN SQUARE FOOTAGE HOWEVER THE APPRAISER FELT IT WAS NECESSARY TO USE SINCE IT IS SIMILAR IN BEDROOM COUNT, CONDITION, GARAGE AND IS A RECENT SALE.

THE SALES PRICES OF THE COMPARABLE PROPERTIES ARE A BIT WIDE, HOWEVER THE COMPARABLES USED ARE THE BEST INDICATORS OF MARKET VALUE AVAILABLE IN THE SUBJECT PROPERTIES MARKET AREA.

ALL OF THE COMPARABLES WITHIN THIS REPORT WERE LISTED ON THE MLS AND APPEAR TO BE ARMS LENGTH TRANSACTIONS.

Supplemental Addendum

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File No. 2310007C

FINAL RECONCILIATION COMMENTS:

THE MARKET DATA IS SUFFICIENT TO DETERMINE WITH REASONABLE CERTAINTY THE VALUE OF THE SUBJECT PROPERTY. THE APPRAISER HAS RESEARCHED THE SUBJECT MARKET AND SELECTED THE SALES MOST SIMILAR AND PROXIMATE, WHICH HAVE CLOSED ESCROW IN THE MOST RECENT PAST AND REQUIRED THE LEAST AMOUNT OF ADJUSTMENTS.

THE COST APPROACH TENDS TO SET THE UPPER LIMITS OF VALUE; THE INCOME APPROACH IS NEITHER APPLICABLE NOR RELEVANT TO SINGLE FAMILY PROPERTIES AND CONDOMINIUMS; THE SALES COMPARISON APPROACH IS CONSIDERED TO BE THE BEST INDICATOR OF VALUE. THE LATTER APPROACH REFLECTS RECENT ACTIVITY IN THE MARKETPLACE AND IS GIVEN THE MOST INFLUENCE IN ESTIMATING VALUE. THE FINAL RECONCILIATION IS A WEIGHING PROCESS BASED UPON INFORMATION OBTAINED FROM DOCUMENTARY SOURCES AND THE MARKETPLACE, AS THEY APPLY TO THE SUBJECT PROPERTY.

MORE WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER ONE, TWO AND THREE SINCE THEY ARE THE MOST SIMILAR CLOSED COMPETING SALES WITH THE LEAST AMOUNT OF ADJUSTMENTS. SLIGHTLY LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER FOUR AND FIVE SINCE THEY ARE THE NEXT MOST SIMILAR CLOSED COMPETING SALES. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLE NUMBER SIX SINCE IT IS A PENDING LISTING AND THE FINAL SALES PRICE HAS NOT BEEN DETERMINED YET.

• URAR : Neighborhood - Market Conditions:

GENERAL MARKET CONDITIONS ARE AVERAGE WITH RECENTLY RISING RATES. SELLER FINANCING AND CONCESSIONS HAVE LITTLE OR NO EFFECT ON SALES PRICE. CURRENT LISTINGS ARE AVAILABLE IN THE IMMEDIATE AREA AND MARKETING TIME APPEARS TO BE WITHIN 3 MONTHS. THERE WERE 32 SALES IN THE SUBJECT PROPERTIES MARKET AREA OVER THE LAST 12 MONTHS. THE MEDIAN DAYS ON MARKET FOR THE 32 SALES WAS 14 DAYS.

ADDITIONAL COMMENTS:

THE SUBJECT PROPERTY HAS SOLAR PANELS HOWEVER IS STILL CONNECTED TO PUBLIC ELECTRICITY. ACCORDING TO THE MLS, IT APPEARS THE SOLAR PANELS ARE LEASED AND NOT OWNED. NO ADDITIONAL VALUE WAS GIVEN FOR THE SUBJECTS SOLAR PANELS SINCE THEY ARE LEASED AND NOT OWNED.

Photograph Addendum

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FRONT OF THE SUBJECT PROPERTY



ADDITIONAL FRONT VIEW OF THE SUBJECT PROPERTY



STREET SCENE

Photograph Addendum

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STREET SCENE OTHER DIRECTION

Comparable Photo Page

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Comparable 1

11637 Dehn Ave

Prox. to Subject 0.10 miles NE 650,000 Sale Price Gross Living Area 1,511 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location A;Comm; View N;Res; 6,637 sf Site Q4 Quality Age 76



Comparable 2

3525 W 118th St

Prox. to Subject 0.04 miles W Sale Price 675,000 Gross Living Area 1,426 Total Rooms 9 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; Site 7,376 sf Quality Q4 Age 84



Comparable 3

3432 W 113th St

Prox. to Subject 0.31 miles N Sale Price 650,000 Gross Living Area 1,450 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6,015 sf Quality Q4 Age 70

Comparable Photo Page

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Comparable 4

3349 W 118th PI

Prox. to Subject 0.12 miles SE 680,000 Sale Price Gross Living Area 1,176 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; 6,326 sf Site Q4 Quality Age 76



Comparable 5

3345 W 118th St

Prox. to Subject 0.12 miles E Sale Price 689,000 Gross Living Area 1,757 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6,326 sf Quality Q4 Age 76



Comparable 6

11733 Christopher Ave

0.27 miles E Prox. to Subject Sale Price 640,000 Gross Living Area 1,169 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 6,329 sf Quality Q4 Age 76