Exterior-Only Inspection Residential Appraisal Report

55490 File# 1013233

The purpose Property Address			nt is to pro	ovide the lender/c	lient with an	accurate,	and adequat	tely suppor	ted. opir	nion of th	he market va	lue of the	subject property.
1 Topolity radics	of this summa		- 10 10 p.			City			,		State CA	Zip Code	
Borrower C	1000 L	striga Ct		Owner of	Public Record		Santa Ma	IIIa			0/1		93458
Legal Descriptio		operties 2018					e Urban				oouniy Sa	nta Barba	Ia
Assessor's Paro			e Ranch II	I, Sec. 21 T10	N R34W S	Tax Yo					R.E. Taxes \$	0.400	
Neighborhood N		-900-019					. 2022	40000			Census Tract	6,199	
	*****	stgate Ranch I Tenant		Cnoolel A	coocomonto ¢		tererence ,	42200	☐ PUI	D HOAG		0024.09	_
5				•	ssessments \$	0			PUI	D HOA S	0	per year	per month
Property Rights		Fee Simple	Leasehold			d\							
Assignment Typ	e Purc	hase Transaction	Refina	ance Transaction	Other (d		Market \						
Lender/Client	Wedgew			Addr	2010			Blvd Su	ite 100), Redon	do Beach,		
			n offered for sale	in the twelve months pr	rior to the effective	date of this a	ppraisal?					Yes 🗙	No
Report data sou	rce(s) used, offering	price(s), and date(s).		CRMLS									
I did performed.	did not analyze t	he contract for sale for	the subject purc	hase transaction. Expla	in the results of th	e analysis of	the contract for s	sale or why th	e analysis i	was not			
Contract Price \$		Date of Contra		Is the n	roperty seller the o	owner of publ	lic record?		Yes	□ No	Data Source(s)		
~				npayment assistance, e				ower?			(-)	-	Yes No
0		and describe the items		ipayment assistance, e	to.) to be paid by a	ny party on b	criaii or tric borre	JWCI .				l	103 110
ii res, report are	s total dollar amount a	nd describe the items	o be paid.										
Nata: Dass and			d ava mat amma:	a al fa atara									
Note: Race and		on of the neighborhoo	d are not apprais	sai factors.						_			
	Neighborhood	Characteristics			One-U	nit Housing 1	rends			One-	Unit Housing	Pre	sent Land Use %
Location	Urban	Suburban	Rural	Property Values	Increasing	\times	Stable	Declini	ng	PRICE	AGE	One-Unit	55 %
Built-Up	Over 75%	25-75%	Under 25%	Demand/Supply	Shortage		In Balance	Over S	upply	\$ (000)	(yrs)	2-4 Unit	5 %
Growth	Rapid	Stable	Slow	Marketing Time	Under 3 m	ths	3-6 mths	Over 6	mths	285	Low 0	Multi-Fam	
Neighborhood B	Boundaries			South to Thor			o Western	Ave W	est	2,900	High 12		
to 1st St.				2000111011101	poon vva	,, _ 401 1		, vv		650	Pred. 40	0	15 %
Neighborhood D	Description	The subject	is located	in southern Sa	anta Maria	Westan	te Ranch I	III where	homo			,	
JE S		THE SUDJECT	is located	iii soutileiii Sa	arita iviaria,	vvesiga	ile Nancii i	III, WITETE	HOHIE	quanty	ranges nor	11 Q3 - Q4	•
Market Conditio	ns (including sunnort	for the above conclusion	nns)	0				4004 14	O A -1-1-				
Warket Conditio	ns (including support	TOT THE BEOVE CONCIUS	7113)	See s	supplement	iai adde	naum ana	1004 M	C Adde	enaum.			
Dimondian				A			Char				\r		
Dimensions		9x50.02x121.6	<u>i3</u>	Area	6098 sf		Shap	pe Rec	tangula	ar	View	N;Res;	
Specific Zoning		R1		-	Description		Family Re		<u> </u>				
Zoning Complia			onforming (Grandi		No Zon	<u> </u>	Illegal (describe))					
Is the highest an	nd best use of subject	property as improved (or as proposed p	er plans and specificati	ons) the present u	se?			\times	Yes	No If No, d	escribe	The subject's
current us	se meets the	four test criter	ia for high	est and best u	se.								
Utilities	Public Other	(describe)		Pι	ublic Other (d	lescribe)		Off-s	ite Improve	ments - Type	;	Publ	ic Private
Electricity	lacksquare			Water	X 🗆			Stree	t Asp	halt		×	
Gas	X	Gas			X			Alley	Non				
FEMA Special FI	lood Hazard Area	Yes	No FE	MA Flood Zone	X	FEMA M	lap # 06	083C01	87F		FEMA Ma	p Date O	9/30/2005
Are the utilities a	and off-site improvem												
Are there any ad	lverse site conditions	ents typical for the marl	ket area?		X Yes □	No If No	o, describe						
	ivorso sito conditions			chments, environmenta			o, describe				Yes X No	o If Yes, desc	cribe
	ivorse site containons						o, describe				Yes No	o If Yes, des	cribe
	To se site conditions						o, describe				Yes N	o If Yes, desc	cribe
							o, describe				Yes 🔀 No	o If Yes, desc	cribe
Source(s) Used		or external factors (eas		chments, environmenta	l conditions, land u	uses, etc.)?		(Records	Γ	Prior Inst			
	for Physical Characte	or external factors (eas				uses, etc.)?	essment and Tax			Prior Insp	pection	Property Ow	ner
Source(s) Used Other (des	for Physical Characte	or external factors (eas	sements, encroac	chments, environmenta	l conditions, land u	ises, etc.)? Ass Data Sou	essment and Tax urce for Gross Liv			Santa Ba		Property 0w	ner SOF
Other (des	l for Physical Characte cribe) Real General Descripti	or external factors (eas	sements, encroac	chments, environmenta Appraisal Files General Description	I conditions, land to	Ises, etc.)? Ass Data Sou	essment and Tax urce for Gross Liv ating/Cooling	ving Area	,	Santa Ba Amenities	ection [Property Ownty Assess	ner
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

Form 2055 March 2005

55490 File# 1013233

There are 1 comparable	proper	ties curre	ently of	ffered f	or sale	in t	he subject neighborhoo	d rangi	na in	price	from \$	617,500			to \$	61	7,500		
-	sales		subject	neighbo			he past twelve months		-	sale pri			_		to				· -
	Saics			Tielgribe				Tallyll	-			100,00	0				90,0		
FEATURE		SUBJECT					LE SALE # 1		CO	MPARAB	LE SALE # 2						LE SALE	# 3	
Address 1933 Estriga Ct				1834	Model	llo Av	e	1932	Blue	Sage	Ln		1	910 La	as Po	osas	Ave		
Santa Maria, CA	9345	8		Santa	a Maria	a, CA	93458	Santa	a Maria	a, CA	93458		S	anta N	/laria	, CA	9345	8	
Proximity to Subject				0.21	miles l	NW		0.29	miles	Е			0.	.14 mi	les N	1W			
Sale Price	\$						\$ 690,000				\$	570,000)				\$	60	04,500
Sale Price/Gross Liv. Area	s		sq.ft.	\$	324.71	sa ft	030,000		361.22	n sn ft		010,000	s	20	4.34	sa ft			74,000
Data Source(s)	•		5q.it.				2007 DOMOT				10 0014								
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VALUE ADJUSTMENTS		DESCRIPTIO	ON	Di	ESCRIPTIO	N	+(-) \$ Adjustment	D	ESCRIPTIO	ON	+(-)\$	Adjustment		DESCI	RIPTION	V	+(-) \$ Adjus	ment
Sales or Financing				ArmL	_th			ArmL	_th				Α	rmLth					
Concessions				VA:3	400		-3,400	Cash	1;0				c	onv;40	000				-4,000
Date of Sale/Time				s07/2	23;c06/	/23	,	s06/2	23:c05	/23				03/23;		23			
Location	N;Re	56.		N;Re				N;Re	-,				_	;Res;					
Leasehold/Fee Simple		Simple			Simple				Simple				-	ee Sin	oplo				
Site			;			,	4 000			,		. 4 000	-						
View	6098			7405			-1,000	_				+4,000	-						0
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Design (Style)	DT1	;Conter	mp	DT1;	Conte	mp		DT2;	Conte	mp		0) D	T1;Co	nten	np			
Quality of Construction	Q4			Q4				Q4					Q	(4					
Actual Age	21			21				5				0	2	2					0
Condition	C4			C3			-10,000					-10,000	-						
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	10,300	Total	Bdrms.	Baths		. 5,550	-		rms.	Baths			
Room Count		+		_			F 000	_		_		E 000	+	_	_				
	6_	4	2.0	7	4	2.1	-5,000		3	2.1	-	-5,000	+			2.0			0
Gross Living Area	_	1,687	sq.ft.	_	2,125	sq.ft.	-43,800		1,578	sq.ft.	-	+10,900	-		126	sq.ft.			13,900
Basement & Finished	0sf			0sf				0sf					0:	sf					
Rooms Below Grade	L			L				L					1						
Functional Utility	Aver	age		Avera	age			Avera	age				Α	verage	9				
Heating/Cooling		4/None			/None				/None	,			$\overline{}$	WA/N					
Energy Efficient Items							-15,000			•					J116				
Garage/Carport	Non				Owne	u	-15,000				-	_		one					
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Porch/Patio/Deck	CPro	ch/CPa	ıt	CPrc	h/Patio)	0	Porc	h/Patio)		0	C	Prch/F	Patio				0
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Net Adjustment (Total)					+ 5	₹ -	\$ -78,200	X	+	٦.	\$	4,900	,	— +	X	1 -	\$		17,900
Adjusted Sale Price				Net Adj.		11.3 %	-70,200	Net Adj.	L	0.9 %		4,900		t Adj.		7.9 [%]			+1,900
of Comparables				1 1	di .	11.3 ~			a:										
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						11.3 %		Gross A	aj.	6.1 %	\$	574,900) 61	oss Aaj.		7.9 %	\$	5	56,600
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

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Out Fall of the Form 2055 March 2005

Out Fall of the Fall

55490 File# 1013233

This appraisal is not a home inspection, and the appraiser is not acting as	s a home inspector when v	isiting the su	bject or preparin	g an app	raisal
report. The borrower has the right to have the home inspected by a profe	ssional home inspector, an	d the apprai	ser recommends	this cou	ırse of
action. Further, the appraiser's visit to the subject property is not technical					
The appraiser performed a visual review of readily accessible areas only					
to identify or disclose conditions and/or defects in the property. The borro					the
borrower or third party is not the intended user of the appraisal report as a written report prepared under Standards Rule 2-2(a) pursuant to the					
reference to a "summary" appraisal report within the body of this re				it). Ally	
reference to a Summary appraisal report within the body of this re	Joil is enoneous and sin	Julu De ulsi	egarueu.		
- I have performed no services, as an appraiser or in any other capacity, r	egarding the property that i	s the subjec	t of this report wi	thin	
the three-year period immediately preceding acceptance of this assignment		•	·		
- The Intended User of this appraisal is the Lender/Client. The Intended I					
mortgage finance transaction, subject to the stated Scope of Work, purpo		ng requirem	ents of this appra	isal repo	ort
form, and Definition of Market Value. No additional Intended Users are id	entified by the appraiser.				
AIR Compliance Statement					
"No employee, director, officer, or agent of the lender, or any other third party	acting as joint venture parts	ner indenen	dent contractor, a	nnraisal r	managemer
company, or partner on behalf of the lender, shall influence or attempt to influence		•		•	
extortion, collusion, compensation, instruction, inducement, intimidation, brit					
About eSign Signature					
This appraisal report has been electronically signed using eSign by a la mo	de. It is as valid and legally	enforceable	e as a wet ink sigr	nature on	paper. You
verify the authenticity of this report online at esign.alamode.com/verify					
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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, 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 the passing of title from seller to buyer under conditions are well informed for exposure in the open market; (4) payment is allowed for creative thereto; and (5) the price representation of 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 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 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 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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Exterior-Only Inspection F	Residential Appraisal Report 55490 File # 1013233
20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	ort to: the borrower; another lender at the request of the nortgage 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 ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appra laws and regulations. Further, I am also subject to the provis that pertain to disclosure or distribution by me.	, ,
23. The borrower, another lender at the request of the borrower insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or me	er, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part one of these parties.
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 nature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprison Code, Section 1001, et seq., or similar state laws.	this appraisal report may result in civil liability and/or ment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ry Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraiser	.,
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,
3. The appraiser identified in this appraisal report is either a strappraisal firm), is qualified to perform this appraisal, and is according to the control of the control	ub-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared.	of Professional Appraisal Practice that were adopted and 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 signa	cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
APPRAISER (Nin Fond)	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature (SM Jour	Signature
Name Eric J Ford	Name
Company Name <u>EJ Appraisals</u>	Company Name
Company Address 840 Garcia Rd	Company Address
Atascadero, CA 93422 Telephone Number 805-779-0104	Telephone Number
Email Address eford0482@gmail.com	Email Address
Date of Signature and Report 10/16/2023	Date of Signature
Effective Date of Appraisal 10/13/2023	State Certification #
State Certification # 3005303	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA Expiration Date of Certification or License 11/11/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
1933 Estriga Ct	Did inspect exterior of subject property from street
Santa Maria, CA 93458	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 610,000	COMPADADI E SALES
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital.com, Inc: 1256	Did not inspect exterior of comparable sales from street
Company Address Company Address 2015 Manhattan Boach Blvd Suite 100	Did inspect exterior of comparable sales from street

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 6 of 6 orm 2055 March 2005 Crix Food

Date of Inspection

2015 Manhattan Beach Blvd Suite 100,

Redondo Beach, CA 90278

Company Address

Email Address

Exterior-Only Inspection Residential Appraisal Report

55490 File# 1013233

FEATURE		SUBJE	CT		CO	MPARAB	LE SALE #	4		CO	MPARABL	E SALE # 5			CO	MPARABL	E SALE # 6	
Address 1933 Estriga Ct				2040	Lass	en Dr			1345	Dolce	etto Ln							
Santa Maria, CA	9345	8		Sant	a Mari	a, CA	93458		Santa	a Mari	a, CA	93458						
Proximity to Subject				0.15	miles	SE				miles								
Sale Price	\$						\$	605,000				\$ 617	,500				\$	
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	304.7	g sq.ft			\$;	323.9	g sq.ft.			\$		sq.ft.		
Data Source(s)				MLS			2;DOM 2	5				36;DOM 4						
Verification Source(s)					#4644				Activ	e Listi	ng							
VALUE ADJUSTMENTS		DESCRIP	TION		ESCRIPT		+(-) \$ A	djustment		ESCRIPTI		+ (-) \$ Adjustme	nt		ESCRIPT	ION	+(-) \$ Adjustme	ent
Sales or Financing				Arml	_th				Listir	ng								
Concessions				VA;0				L	_						_			
Date of Sale/Time				s11/22;c10/22				Active										
Location	N:R	es:		N;Re					N;Re									
Leasehold/Fee Simple	Fee	Simp	le		Simple	= =				Simple	е							
Site	6098	8 sf		4792				+1,000				+20	,000					
View	N;R			N;Re				, , , , ,	N;Re				,					
Design (Style)		;Conte	emp		Conte	gme		0	DT2;		gme		0					
Site View Design (Style) Ouality of Construction Condition Above Grade Room Count	Q4		•	Q4		•			Q4		·							
Actual Age	21			22				0					0					
Condition	C4			C4					C4									
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	6	4	2.0	7	4	3.0		-10,000	7	4	2.1	-5	,000					
Gross Living Area	Ť	1.68			1.98			-29,800		1.906	_		,900			sq.ft.		
Basement & Finished	0sf	.,00		0sf	,,,,,,			2,500	0sf	,,,,,,								
Rooms Below Grade																		
Functional Utility	Ave	rage		Aver	age				Avera	age								
Heating/Cooling		A/Non	ie		/None	•				/None	9							
Energy Efficient Items	Non			None		-			None									
Garage/Carport	2ga			2ga2					2ga2									
Porch/Patio/Deck		ch/CP	at		h/Pati	0		n	Patio				0					
Extras		replac		None				+5.000			9							
EMIGO		. op.ao						. 0,000		op.ao.								
Net Adjustment (Total)				Г	+	X -	\$	-33,800		+	X -	\$ -6	,900	Г	+	7 -	\$	
Adjusted Sale Price				Net Adj.		5.6 [%]		00,000	Net Adj.		1.1 %		,000	Net Adj.		%		
of Comparables				Gross A	dj.	7.6 %	\$	571,200	Gross A	dj.	7.6%	\$ 610	600	Gross A	ldj.	%	\$	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Fannie Mae Form 2055 March 2005

General Text Addendum File No. 1013233

Borrower	Catamount Properties 2018 LLC							
Property Address	1933 Estriga Ct							
City	Santa Maria	County	Santa Barbara	State	CA	Zip Code	93458	
Lender/Client	Wedgewood Inc							

• Exterior-Only: Scope of the Appraisal

Per prior agreement with the client, the appraiser did not do an interior physical inspection of the subject home. Amenities and physical characteristics of the subject were derived from tax records via Realist, visual observations of the property from the street, and analysis of aerial photo imagery. Additionally, the appraiser did not utilize the cost or income approach to value. Data was collected from a variety of possible sources, this form summarizes the process and conclusion of value for the sales comparison approach and final value estimate. The purpose of this appraisal is to estimate the market value of the subject property as of the effective date of the appraisal.

• Exterior-Only: Neighborhood - Description

Neighborhood included areas where appraiser concluded that a reasoning buyer may look as an alternative. The overall appearance and market appeal of the properties are rated average. Schools, shopping, and services are located within reasonable proximity of the subject area. "Other" in percent land use is generally characterized as, vacant land, schools, places of worship, etc.

• Exterior-Only: Neighborhood - Market Conditions

The subject is located in southern Santa Maria in the neighborhood of Westgate Ranch III. The overall appearance and market appeal of the properties are rated very good. Schools, shopping, and services are located within reasonable proximity of the subject area. "Other" in percent land use is generally characterized as, vacant land, schools, places of worship, etc. by the owner of the interior and backyard. Data was collected from a variety of possible sources, this form summarizes the process and conclusion of value for the sales comparison approach and final value estimate. The purpose of this appraisal is to estimate the market value of the subject property as of the effective date of the appraisal.

• Exterior-Only: Highest and Best Use

The appraiser has reviewed market data, zoning and pattern of construction in area. The appraiser has made the conclusion of the highest and best use as indicated in the report based on the best evidence of this indicator. The analysis is outlined in the report.

• Exterior-Only: Sales Comparison Analysis - Summary of Sales Comparison Approach

Data sources relied upon for research included the Santa Barbara CRMLS, public records via Realist and Core Logic, and other market participants (agents, buyers, sellers, builders, etc.). The sales cited in the appraisal report represent the most current, comparable, and closest discovered by the appraiser that could reasonably be compared to the subject property.

This market area has shown an increase in values over a period of several years with sporadic signs of stabilization. However, as discussed in the market conditions section, the recent statistics do no show an identifiable trend either upward or downward (see Market Trends Graph Addendum). This is why the recent sales in the comparison grid do not typically show time adjustments.

Sales Grid Adjustments

The adjustment process/sales comparison analysis is summarized on the previous pages. Adjustments utilized within the grid for line item differences were determined using one or more of the following methodologies: paired data analysis of recent sales or by historical comparison as a percentage if there are not current matching pairs, grouped data analysis, simple linear regression, and depreciated cost estimates. Sensitivity analysis within the grid and cost analysis are also used to refine and test the reasonableness of these adjustments.

* Interviews with agents and other market participants revealed that variances in lot sizes (estimated at approx. 1,000 sf or less) are generally not recognized as significant by typical buyers in this market. Therefore, no adjustment was made for the site size variances of less than 1,000 sf.

Data sources relied upon for research included the Santa Barbara County CRMLS, public records via Realist and Core Logic, and other market participants (agents, buyers, sellers, builders, etc.). The sales cited in the appraisal report represent the most current, comparable, and closest discovered by the appraiser that could reasonably be compared to the subject property.

This market area due to its exclusivity and size produces a limited number of sales. Updates and condition do play a key factor with value in this market along with location and view. The market has been stable over the past 21 months with minor fluctuations (see 3 Year Santa Maria SFR Median Price Graph). This is why no comparables received a time adjustment.

Comparable 5 is the only listing that was revealed in the search based on parameters used. It is included as additional evidence of the most recent market activity for competing properties. It has been not adjusted for its listing price status, although doing so may be considered somewhat speculative due to some inconsistencies in the pricing levels of competing properties. This is evident with this comparable, and the closed sales which show closed-to-listing price ratios that 100%.

Age adjustment was not considered warranted as this is generally a factor of condition in this markets segment.



		General ⁻	Text Addendum		File	e No. 1013233	3	
Borrower	Catamount Properties 2018 LLC							
Property Address	1933 Estriga Ct							
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Lender/Client	Wedgewood Inc							

Besides those noted, other physical features were considered similar to the subject and did not require additional adjustments. The comparables discovered and utilized in this analysis, which were verified by the Multiple Listing Service, agent, and/or San Luis Obispo's County Recorder's Office, are considered the best available data at the time of sale and viable indicators of value for the subject

• Exterior Only: Reconciliation - Reconciliation and Final Value Conclusion

Varied consideration was given to all of the comparables and other sales data reviewed during the analysis in reconciling the opinion of the subject's market value.

Sales in the subject's immediate area show varied and inconsistent value indications. These inconsistencies can be attributed to such factors as exposure time, access/availability, unreported sales concessions not reflected in the closed sales prices, personal property included in sale, and/or current market inconsistency due to limited buyer options (inventory). The sales utilized in the sales grid were those that were considered to represent the predominant indications of the market segment. In determining the subject's market value, more consideration was given to Comps 1 and 2 as Comp 1 was the most recent sale and more similar to the subject while Comp 2 had the lower percentage of adjustments.

The subject's value estimate falls within the value range indicated by the comparables adjusted and unadjusted sales prices and is deemed to be reasonable.

Based upon the analysis detailed in this report, the appraiser estimates a reasonable exposure time for the subject property developed independently from the stated marketing time is 15 to 45 days for the subject property at the opinion of market value reported herein.

• Exterior-Only: Conditions of Appraisal

The subject property has been appraised on an "as is" basis, with any extraordinary conditions noted. The appraiser is not a construction expert and assumes no liability for mechanical or structural elements of the subject property.

Santa Maria, CA housing market @

In August 2023, the median listing home price in Santa Maria, CA was \$672K, trending up 12.2% year-over-year. The median listing home price per square foot was \$381. The median home sold price was \$640K.

Median listing home price vs. median home sold price



Market Conditions Addendum to the Appraisal Report

55490 File No. 1013233

The purpose of this addendum is to provide the lender/client with a cle neighborhood. This is a required addendum for all appraisal reports wil	•		ds and condition	s prevalent in the subject						
Property Address 1933 Estriga Ct	in an enective date on or alter Apr		Santa Ma	aria	St	ate CA		ZIP Code 934	58	
Borrower Catamount Properties 2018 LLC			Janta IVI	alia		CA		304	<u> </u>	
Instructions: The appraiser must use the information required on this f		lusions, and mus	st provide suppo	rt for those conclusions, regarding						
housing trends and overall market conditions as reported in the Neighb	oorhood section of the appraisal re	eport form. The a	appraiser must fi	ll in all the information to the extent						
it is available and reliable and must provide analysis as indicated below	. If any required data is unavailable	le or is consider	ed unreliable, the	e appraiser must provide an						
explanation. It is recognized that not all data sources will be able to pro	vide data for the shaded areas bel	low; if it is availa	ble, however, th	e appraiser must include the data						
in the analysis. If data sources provide the required information as an a	verage instead of the median, the	appraiser shoul	ld report the avai	lable figure and identify it as an						
average . Sales and listings must be properties that compete with the \boldsymbol{s}				used by a prospective buyer of the						
subject property. The appraiser must explain any anomalies in the data										
Inventory Analysis	Prior 7–12 Months	Prior 4-	6 Months	Current – 3 Months	Ĺ			Overall Trend	_	
Total # of Comparable Sales (Settled)	5		1	5	-	Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	0.83	0.	33	1.67	X			Stable	Ц	Declining
Total # of Comparable Active Listings	0	(0	11	Щ	Declining		Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00		00	0.60		Declining		Stable	X	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months		6 Months	Current – 3 Months	L			Overall Trend		
Median Comparable Sale Price	\$599,000		0,000	\$620,000	H	Increasing	X		Щ	Declining
Median Comparable Sales Days on Market	12		4	33	H	Declining		Stable	X	Increasing
Median Comparable List Price Median Comparable Listings Days on Market	-		-	\$617,500	H	Increasing Declining		Stable Stable		Declining Increasing
Median Sale Price as % of List Price	400.400/	400	400/	4	H	Increasing			H	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	100.19% X Yes	100. □ No	.18%	100.00%	卄	Declining	X		H	Increasing
Explain in detail the seller concessions trends for the past 12 months (increasingues	of huvdowns closing costs condo	لـــا	Jeening	Δ	Junt	Ш	тоговану
						10/10/000	. -	~d 40/40/0		2
THE OLO MILO MAIOALO										
contained seller concessions. Concession										
prior, 4 of 5 transactions (80.0%) had cond		•	r, no trans	actions had concession	ns r	eported. F	or	me 3 mont	เทร	prior
to the effective date, 4 of 5 transactions (8)	U.U%) Had concession	JIIS.								
Are foreclosure sales (REO sales) a factor in the market?	Yes X No	If yes, ex	plain (including t	he trends in listings and sales of forec	losed	properties).				
The SLO MLS reported no foreclosures or				-	-504	,				
THE SEC WES reported no foreclosures of	SHOIL SAIDS DELWEEL	1 10/13/20	الد aliu il	n 10/2020.						
Cite data sources for above information. The M	larket Conditions Add	denda wa	s complet	ed with data from SLO	MΙ	S with an	off c	ective data	Of	
10/13/2023.	iaiket Conditions Au	ueriua wa	s complet	eu wiiii dala iidiii SLO	IVIL	o willi all	5116	cuve date	UI	
10/13/2023.										
Summarize the above information as support for your conclusions in the	e Neighborhood section of the ap	praisal report fo	rm. If you used a	ny additional information, such as						
an analysis of pending sales and/or expired and withdrawn listings, to										
	, , , , , , , , , , , , , , , , , , , ,	<u> </u>		,						
If the subject is a unit in a condominium or cooperative project , comp	lete the following:			Project Nam	e:					
Subject Project Data	Prior 7–12 Months	Prior 4-	6 Months	Current – 3 Months			(Overall Trend	_	
Total # of Comparable Sales (Settled)						Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)						Increasing		Stable		Declining
Total # of Active Comparable Listings						Declining		Stable		Increasing
Months of Unit Supply (Total Listings/Ab.Rate)						Declining		Stable		Increasing
Are foreclosure sales (REO sales) a factor in the project?	Yes No	If yes, inc	dicate the numb	er of REO listings and explain the tren	ds in I	stings and sales	of			
foreclosed properties.										
Summarize the above trends and address the impact on the subject ur	it and project.									
	<u> </u>									
							_			
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Signature (Nin Fond	Serial:0E35		Signature Supervisory Ap	oraiser Name						
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Signature Appraiser Name Eric J Ford Company Name EJ Appraisals			Supervisory Ap Company Name	ess ess				State		
Signature Appraiser Name Eric J Ford Company Name EJ Appraisals Company Address 840 Garcia Rd, Atascad State License/Certification # 3005303	lero, CA 93422		Supervisory Ap Company Name Company Addre	ess ess				State		
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Page 1 of 1

Analytics Addendum

Borrower	Catamount Properties 2018 LLC							
Property Address	1933 Estriga Ct							
City	Santa Maria	County	Santa Barbara	State	CA	Zip Code	93458	
Lender/Client	Wedgewood Inc							



This analysis of prices in the subject market from 11-04-2022 to 10-06-2023 yields a price range of \$551,170 to \$660,313 for properties in the subject market as of 10-13-2023.



This analysis of listing prices in the subject market from 08-05-2022 to 10-09-2023 shows a range of \$537,766 to \$679,625 for a likely sale on 10-13-2023.

Disclosure Addendum File No. 1013233

Borrower	Catamount Properties 2018 LLC							
Property Address	1933 Estriga Ct							
City	Santa Maria	County	Santa Barbara	State	CA	Zip Code	93458	
Lender/Client	Wedgewood Inc							

DEFINITION OF INSPECTION:

The term "Inspection", as used in this report, is not the same level of inspection that is required for a "Professional Home Inspection". The appraiser does not fully inspect the electrical system, plumbing system, mechanical systems, foundation

system, floor structure, or sub floor. The appraiser is not an expert in construction materials and the purpose of the appraisal is to make an economic evaluation of the subject property. If the client needs a more detailed inspection of the property, a home inspection, by a Professional Home Inspector, is suggested.

DIGITAL SIGNATURES:

The signature affixed to this report, and certification, were applied by the original appraiser and represent their acknowledgements of the facts, opinions, and conclusions found in the report. The appraiser applied his or her signature electronically using a password encrypted method. Hence these signatures have more safeguards and carry the same validity as the individual's hand applied signature. If the report has a hand-applied signature, this comment does not apply.

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	1933 Estriga Ct							
City	Santa Maria	County	Santa Barbara	State	CA	Zip Code	93458	
Lender/Client	Wedgewood Inc							



Subject Front

1933 Estriga Ct Sales Price

Age

 Gross Living Area
 1,687

 Total Rooms
 6

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 6098 sf

 Quality
 Q4

21



Subject Rear



Subject Street

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	1933 Estriga Ct							
City	Santa Maria	County	Santa Barbara	State	CA	Zip Code	93458	
Lender/Client	Wedgewood Inc							



Comparable 1

1834 Modello Ave

0.21 miles NW Prox. to Subject Sale Price 690,000 Gross Living Area 2,125 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; N;Res; View 7405 sf Site Q4 Quality Age 21



Comparable 2

1932 Blue Sage Ln

Prox. to Subject 0.29 miles E Sale Price 570,000 Gross Living Area 1,578 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 2178 sf Quality Q4 Age



Comparable 3

1910 Las Posas Ave

0.14 miles NW Prox. to Subject 604,500 Sale Price Gross Living Area 2,126 Total Rooms 7 Total Bedrooms Total Bathrooms 2.0 Location N;Res; N;Res; View 6970 sf Site Q4 Quality Age 22

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	1933 Estriga Ct							
City	Santa Maria	County	Santa Barbara	State	CA	Zip Code	93458	
Lender/Client	Wedgewood Inc							



Comparable 4

2040 Lassen Dr

0.15 miles SE Prox. to Subject Sale Price 605,000 Gross Living Area 1,985 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View 4792 sf Site Quality Q4 Age 22



Comparable 5

1345 Dolcetto Ln

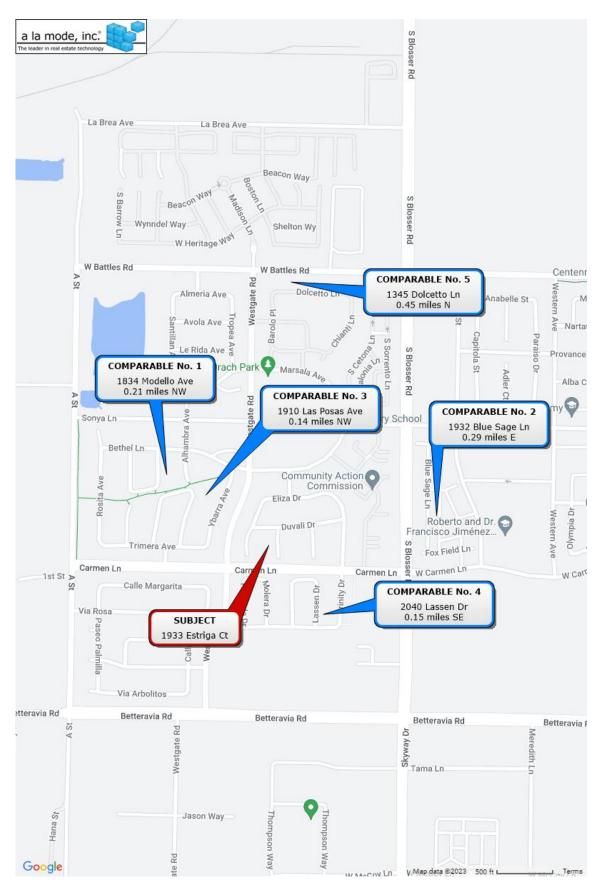
Prox. to Subject 0.45 miles N Sale Price 617,500 Gross Living Area 1,906 Total Rooms 7 Total Bedrooms Total Bathrooms 2.1 Location N;Res; View N;Res; Site 3485 sf Q4 Quality Age

Comparable 6

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

Location Map

Borrower	Catamount Properties 2018 LLC								
Property Address	1933 Estriga Ct								
City	Santa Maria	County	Santa Barbara	St	ite C	Α	Zip Code	93458	
Lender/Client	Wedgewood Inc								



Aerial Map

Borrower	Catamount Properties 2018 LLC							
Property Address	1933 Estriga Ct							
City	Santa Maria	County	Santa Barbara	State	CA	Zip Code	93458	
Lender/Client	Wedgewood Inc							



Plat Map

Borrower	Catamount Properties 2018 LLC							
Property Address	1933 Estriga Ct							
City	Santa Maria	County	Santa Barbara	State	CA	Zip Code	93458	
Landar/Cliant	Wedgewood Inc							



55490 File No. 1013233

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)

QЗ

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.

04

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
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
С	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
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral Neural	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTm	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 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
	<u> </u>	Area, Site
sqm Unk	Square Meters Unknown	Date of Sale/Time
VA	Veterans Administration	
	Veterans Administration Withdrawn Date	Sale or Financing Concessions Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
	Walk Up Basement Walk Up Basement	Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade
WtrFr	·	
Wtr	Water Frontage	Location
	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



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.

Policy Number: PRA-2AX-1014277 Renewal of: PRA-2AX-1005828

1. Named Insured: Eric Ford

2. Address: 861 Visalia St

Pismo Beach, CA 93449

3. Policy Period: From: November 19. To: November 19. 2023

2022

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. \$1,000,000 B. \$1,000,000

Claims Expense Limit of
Liability C. \$1,000,000 D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

5A. \$500 Each Claim 5B. \$1,000 Aggregate

6. Policy Premium: \$716.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: November 19, 2020

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

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