## Exterior-Only Inspection Residential Appraisal Report File No. 34758622

he purpose of this summary appraisal report is	to provide the lender/cher		curate, and adequater	, oupported				
Property Address 794 Fano Ln		(	City Sonoma		Sta	te CA	Zip Code 9	5476
Borrower Redwood Holdings LLC	Owner of F	Public Record	Pappas Kathleen M	T Tr	Соц	unty Sono	ma	
Legal Description 91 Fm 127-560-86 # Chg Pe	er Md							
Assessor's Parcel # 127-563-010-000			Tax Year 2022		R.E	. Taxes \$	13,348	
Neighborhood Name Verano		I	Map Reference 38.3006	630°/-122.	<b>472359°</b> Cer	nsus Tract	1502.05	
Occupant Owner Tenant X Vacant	Special As	ssessments \$ (	0		PUD HOA\$ 0		per yea	ar per month
Property Rights Appraised X Fee Simple	Leasehold Other (d	lescribe)						
Assignment Type Purchase Transaction	Refinance Transaction X	Other (descr	ibe) LOAN SERVICI	NG/MARK	ET VALUE			
Lender/Client Wedgewood Inc			ttan Beach Blvd Suite			90278		
Is the subject property currently offered for sale or ha					<u> </u>	$\overline{}$	n	
Report data source(s) used, offering price(s), and dat								dini Compass
report data source(s) asea, offering price(s), and date	DOW 00,007 11 1V	120 1101 1020		1,100,000,	List Date 00/20/	2020, 111	CICOU I UI	um, compass
I did did not analyze the contract for sale t	for the subject purchase trans	saction. Explair	n the results of the analysi	is of the cont	ract for sale or why	the analysi	s was not pe	erformed.
Contract Price \$ Date of Contr			eller the owner of public re			Data Sourc	e(s)	
Is there any financial assistance (loan charges, sale of	concessions, gift or downpayr	ment assistanc	e, etc.) to be paid by any	party on beh	alf of the borrower?		Yes UN	0
If Yes, report the total dollar amount and describe the	e items to be paid.							
Note: Race and the racial composition of the neig	hborhood are not appraisa	al factors.						
Neighborhood Characteristics	,		ousing Trends		One-Unit Hous	sing	Presen	it Land Use %
Location Urban X Suburban Rural	Property Values	Increasing		Declining	PRICE		One-Unit	100 %
Built-Up X Over 75% 25-75% Under		Shortage					2-4 Unit	0 %
		≡—-		Over Supply	\$(000)	· /		
Growth Rapid X Stable Slow		Under 3 mth		Over 6 mths	841 Low		Multi-Family	
Neighborhood Boundaries W NAPA ST SOUT	H, HWY 12 WEST, MO	NTINI OPE	N SPACE EAST, LC	MITA	1,650 High		Commercial	
AVE NORTH					1,200 Pred.	45		%
Neighborhood Description The neighborhood is	s located with all typical a	amenities ind	cluding employment	centers, sh	opping centers,	schools,	municipal	services,
public transportation, recreation facilities, po	olice and fire protection. I	No unfavoral	ble conditions that co	uld have a	n adverse affect	upon the	subject's	marketability
were apparent.								
Market Conditions (including support for the above co	onclusions) Marketing tin	nes are typic	ally 0 to 90 days (Ex	posure tim	es similar, on US	SPAP 20	14 Adden	dum) the
housing trends above were derived from ana								,
The desiring the first above the first and the first and	ary or or are caree data in		o and cares companie					
Dimensions Con Diet Man 2	Area CE24 of	<u> </u>	Chana Coa	Dlot Mon	2	May N.F	2001	
Dimensions See Plat Map 2	Area 6534 sf			e Plat Map	2	View N;F	kes;	
Specific Zoning Classification R1		$\overline{}$	Family Residential					
Zoning Compliance X Legal Legal Nonc	onforming (Grandfathered Us	se)     No i	Zanina   Illagal /da					
			Zoning Illegal (de:					
Is the highest and best use of the subject property as	improved (or as proposed pe				Yes No	If No, desc	ribe.	
is the highest and best use of the subject property as	improved (or as proposed pe				√Yes  No	If No, desc	ribe.	
Is the highest and best use of the subject property as  Utilities Public Other (describe)	improved (or as proposed pe				Yes No			Public Private
	improved (or as proposed pe	er plans and sp	pecifications) the present (			ements—T		Public Private
Utilities Public Other (describe)		er plans and sp	pecifications) the present (		Off-site Improve	ements—T		
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer	er plans and sp	Other (describe)		Off-site Improve Street Asphalt Alley None	ements—T	уре	
Utilities Public Other (describe)  Electricity X   Gas X   FEMA Special Flood Hazard Area Yes X N	Water Sanitary Sewer No FEMA Flood Zone x	Public X X	Other (describe)	use?	Off-site Improve Street Asphalt Alley None	ements—T		
Utilities Public Other (describe)  Electricity X   Gas X   FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for the second off-site improvements.	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye	Public X X No	Other (describe)  FEMA Map # 06  If No, describe.	use? >	Off-site Improve Street Asphalt Alley None E FEM	ements—T A Map Dat	ype e 12/02/20	
Utilities Public Other (describe)  Electricity X   Gas X   FEMA Special Flood Hazard Area Yes X N	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye	Public X X No	Other (describe)  FEMA Map # 06  If No, describe.	use? >	Off-site Improve Street Asphalt Alley None	ements—T	ype e 12/02/20	
Utilities Public Other (describe)  Electricity X   Gas X   FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for the second off-site improvements.	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye	Public X X No	Other (describe)  FEMA Map # 06  If No, describe.	use? >	Off-site Improve Street Asphalt Alley None E FEM	ements—T A Map Dat	ype e 12/02/20	
Utilities Public Other (describe)  Electricity X   Gas X   FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for the second off-site improvements.	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye	Public X X No	Other (describe)  FEMA Map # 06  If No, describe.	use? >	Off-site Improve Street Asphalt Alley None E FEM	ements—T A Map Dat	ype e 12/02/20	
Utilities Public Other (describe)  Electricity X   Gas X   FEMA Special Flood Hazard Area Yes X N  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external fact	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme	Public X X  Ses No ents, environme	Other (describe)  FEMA Map # 06  If No, describe.  ental conditions, land uses	097C0936 s, etc.)?	Off-site Improve Street Asphalt Alley None E FEM  Yes X No	A Map Dat	e 12/02/20	
Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external fact  Source(s) Used for Physical Characteristics of Prope	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme	Public X X  Ses No ents, environme	Other (describe)  FEMA Map # 06  If No, describe.  ental conditions, land uses	097C0936 s, etc.)?	Off-site Improve Street Asphalt Alley None E FEM  Yes X No  Prior Inspection	A Map Dat	ype e 12/02/20	
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme	Public  X  X  es No ents, environme	Other (describe)  FEMA Map # 06  If No, describe.  ental conditions, land uses  Assessment and Tax R  Data Source(s) for Gros	097C0936 s, etc.)?	Off-site Improve Street Asphalt Alley None E FEM  Yes X No  Prior Inspection a Realist	A Map Dat	e 12/02/20 escribe.	0008
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme	Public  X  X  es No ents, environme	Other (describe)  FEMA Map # 06  If No, describe.  ental conditions, land uses  Assessment and Tax R  Data Source(s) for Gros  Heating / Cooling	097C0936 s, etc.)? ecords ss Living Are	Off-site Improve Street Asphalt Alley None E FEM  Yes X No  Prior Inspection a Realist Amenities	A Map Dat  If Yes, d	e 12/02/20 escribe	0008
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme	Public  X  X  es No ents, environme	Other (describe)  FEMA Map # 06  If No, describe.  ental conditions, land uses  Assessment and Tax R  Data Source(s) for Gros	097C0936 s, etc.)? ecords ss Living Are	Off-site Improve Street Asphalt Alley None E FEM  Yes X No  Prior Inspection a Realist	A Map Dat	e 12/02/20 escribe	0008
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  rty Appraisal Files  GENERAL DESCRIP  Concrete Slab X C	Public  X  X  es No ents, environme	Other (describe)  FEMA Map # 06  If No, describe.  ental conditions, land uses  Assessment and Tax R  Data Source(s) for Gros  Heating / Cooling	097C0936 s, etc.)? ecords ss Living Are.	Off-site Improve Street Asphalt Alley None E FEM  Yes X No  Prior Inspection a Realist Amenities	A Map Dat  If Yes, d	escribe.  rty Owner  Car Str	0008
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  rty Appraisal Files  GENERAL DESCRIP  Concrete Slab X C  Full Basement F	Public  X  X  es No ents, environme  X MLS X  PTION  Crawl Space	Other (describe)  FEMA Map # 06  If No, describe.  ental conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB	097C0936  s, etc.)?  ecords  ss Living Are.  Wo	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0	If Yes, d  Prope	escribe	DOOR DOOR DOOR DOOR DOOR DOOR DOOR DOOR
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  rty Appraisal Files  GENERAL DESCRIP  Concrete Slab X C  Full Basement F  Partial Basement F	Public  X  X  ES No Ents, environments, environments, environments  X MLS X  PTION  Crawl Space [ Finished [	Other (describe)  FEMA Map # 06  If No, describe.  ental conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB  Radiant  Other	097C0936 s, etc.)? ecords ss Living Are. Wo X Pat	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio	If Yes, d  Propel  Non  X Drive Drivewa	escribe.  Car Stree eway # y SurfaceC	DOOR DOOR DOOR DOOR DOOR DOOR DOOR DOOR
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  rty Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco	Public  X  X  Es No ents, environme  X MLS X  PTION  Crawl Space [ Finished [	Other (describe)  FEMA Map # 06  If No, describe.  ental conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS	097C0936 s, etc.)?  ecords X Fire Wo X Pat	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio rch Concrete	A Map Dat  If Yes, d  Prope  Non X Drivewa X Gara	escribe.  Car Stree eway # y Surface C age #	Drage of Cars 3 oncrete of Cars 3
Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X N  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external fact  Source(s) Used for Physical Characteristics of Proper  Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit  # of Stories 2  Type X Det. Att. S-Det./End Unit  X Existing Proposed Under Const.  Design (Style) Contemp	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp	Public  X  X  Es No  ents, environme  X MLS X  PTION  Crawl Space [ Finished [	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditions	097C0936  s, etc.)?  ecords  X Fire  Wo  X Pat  X Por  ing Poo	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio ch Concrete of none	A Map Dat  If Yes, d  Prope  Non  X Drive  Drivewa  X Gara	escribe.  Car Stree eway # y Surface C age # port #	orage of Cars 3 oncrete of Cars 3 of Cars 0
Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X N  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external factors  Source(s) Used for Physical Characteristics of Proper  Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit  # of Stories 2  Type X Det. Att. S-Det./End Unit  X Existing Proposed Under Const.  Design (Style) Contemp  Year Built 1989	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Ty Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Partial Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal	Public  X  X  Es No  ents, environme  X MLS X  PTION  Crawl Space [ Finished [	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Gross  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual	097C0936 s, etc.)? ecords X Fire Wo X Pat X Por ing Por	Off-site Improve Street Asphalt Alley None E FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio ch Concrete of none nee wood	A Map Dat  If Yes, d  Prope  Non  X Drive  Drivewa  X Gara  Atta	escribe.  Car Stree eway # y Surface C age # poort # ched	Drage of Cars 3 oncrete of Cars 3
Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X N  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external fact  Source(s) Used for Physical Characteristics of Proper  Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit  # of Stories 2  Type X Det. Att. S-Det./End Unit  X Existing Proposed Under Const.  Design (Style) Contemp  Year Built 1989  Effective Age (Yrs) 17	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Partial Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn	Public  X  X  Es No  ents, environme  X MLS X  PTION  Crawl Space [ Finished [ I I I I I I I I I I I I I I I I I I I	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None	o97C0936 s, etc.)?  ecords SELiving Are.  Wo X Pat X Por ing Por X Fer	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio rch Concrete of none ince wood er none	A Map Dat  If Yes, d  Prope  Non  X Drive  Drivewa  X Gara	escribe.  Car Stree eway # y Surface C age # poort # ched	orage of Cars 3 oncrete of Cars 3 of Cars 0
Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external fact  Source(s) Used for Physical Characteristics of Proper  Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit  # of Stories 2  Type X Det. Att. S-Det./End Unit  X Existing Proposed Under Const.  Design (Style) Contemp  Year Built 1989  Effective Age (Yrs) 17  Appliances X Refrigerator X Range/Oven	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp	Public  X  X  Es No  ents, environme  X MLS X  PTION  Crawl Space [ Finished [ Iv [ Loosal Mi	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Gross  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  Crowave X Washer/I	o97C0936 s, etc.)?  ecords X Fire Wo X Pat X Por ing Por X Fer	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete of none oce wood eer none Other (describe)	A Map Dat  If Yes, d  Prope  Non  X Drivewa  X Gara  Atta  X Built	escribe.  Car Stree eway # y Surface C age # oort # ched  t-in	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms	Public  X  X  Es No ents, environme  X MLS X  PTION  Crawl Space [ Finished [ Iv [ Iv [ Iv ]  Dosal Mi  4 Bedrou	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  Crowave X Washer/It  Other  Crowave X Washer/It  Other  Crowave 2.1	o97C0936 s, etc.)?  ecords X Fire Wo X Pat X Por ing Por X Fer	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete of none oce wood eer none Other (describe)	A Map Dat  If Yes, d  Prope  Non  X Drivewa  X Gara  Atta  X Built	escribe.  Car Stree eway # y Surface C age # oort # ched  t-in	orage of Cars 3 oncrete of Cars 3 of Cars 0
Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external fact  Source(s) Used for Physical Characteristics of Proper  Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit  # of Stories 2  Type X Det. Att. S-Det./End Unit  X Existing Proposed Under Const.  Design (Style) Contemp  Year Built 1989  Effective Age (Yrs) 17  Appliances X Refrigerator X Range/Oven	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms	Public  X  X  Es No ents, environme  X MLS X  PTION  Crawl Space [ Finished [ Iv [ Iv [ Iv ]  Dosal Mi  4 Bedrou	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  Crowave X Washer/It  Other  Crowave X Washer/It  Other  Crowave 2.1	o97C0936  s, etc.)?  ecords  x Fire  Wo  X Pat  X Por  ing  Poor  Oth  Oryer  C	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete of none oce wood eer none Other (describe)	A Map Dat  If Yes, d  Prope  Non  X Drivewa  X Gara  Atta  X Built	escribe.  Car Stree eway # y Surface C age # oort # ched  t-in	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms	Public  X  X  Es No ents, environme  X MLS X  PTION  Crawl Space [ Finished [ Iv [ Iv [ Iv ]  Dosal Mi  4 Bedrou	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  Crowave X Washer/It  Other  Crowave X Washer/It  Other  Crowave 2.1	o97C0936  s, etc.)?  ecords  x Fire  Wo  X Pat  X Por  ing  Poor  Oth  Oryer  C	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete of none oce wood eer none Other (describe)	A Map Dat  If Yes, d  Prope  Non  X Drivewa  X Gara  Atta  X Built	escribe.  Car Stree eway # y Surface C age # oort # ched  t-in	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms Dual pane windows	Public  X  X  Es No ents, environme  X MLS X  PTION  Crawl Space [ Finished [ I I I I I I I I I I I I I I I I I I I	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  Individual	ecords S, etc.)?  ecords X Fire Wo X Pat X Por ing Por Oth Oryer C Bath(s)	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete of none once wood eer none Other (describe) 2,306 Square	If Yes, d  If Yes, d  Propel  Non  X Drive  Drivewa  X Gara  Carp  Atta  X Built	escribe.  car Stree eway # y SurfaceC age # cort # ched [	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C) Dual pane windows  Ee(s) (including apparent need	Public  X  X  Es No ents, environme  X MLS X  PTION  Crawl Space [ Finished [ Iv   Iv   Iv   Iv   Iv   Iv   Iv   Iv	Other (describe)  FEMA Map # 06  If No, describe.  ental conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  crowave X Washer/It  ency appliances	ecords S, etc.)?  ecords S, etc.)?  ecords X Fire Wo X Pat X Por ing Por X Fer Other	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete ol none nce wood her none Other (describe) 2,306 Square	If Yes, d  If Yes, d  Propel  Non  X Drive  Drivewa  X Gara  Carp  Attal  X Built	escribe.  rty Owner  Car Stree eway # y SurfaceC age # ched [ -in	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Partial Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C.) Dual pane windows	Public  X  X  Es No ents, environme  X MLS X  PTION  Crawl Space [ Finished [ Iv [  June 1]  June 2  A Bedroom 3  A Bedroom 4  Bedroom 4  Bedroom 4  Bedroom 4  Bedroom 5  A Bedroom 6  A Bedroom 6  A Bedroom 6  A Bedroom 6  B B	Other (describe)  FEMA Map # 06  If No, describe.  Pental conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  Crowave X Washer/It  ency appliances  terioration, renovations, reno	ecords S, etc.)?  ecords X Fire Wo X Pat X Por ing Poo X Fer Ott- Dryer C Bath(s)	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio rch Concrete of none nce wood ter none Other (describe) 2,306 Square etc.). C4;The s IOR ONLY INSP	If Yes, d  If Yes, d  Prope  Non  X Gara  Carp  Atta  X Built  Pe Feet of G	escribe	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C) Dual pane windows  Exe(s) (including apparent needes. No functional or external control of the control	Public  X  X  ES No Ents, environments, environments, environments  X MLS X  PTION  Crawl Space [Finished	Other (describe)  FEMA Map # 06  If No, describe.  Pental conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  crowave X Washer/It  ency appliances  eterioration, renovations, ren	ecords S, etc.)?  ecords S, etc.)?  ecords X Fire Wo X Pat X Por Ing Poor X Fer Oth Oryer C Bath(s)	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete ol none och wood der none Other (describe) 2,306 Square etc.). C4;The seloc ONLY INSP y assumption us	If Yes, d  If Yes, d  Prope  Non  X Drive  Drivewa  X Gara  Atta  X Built  Pe Feet of G	escribe	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG DR condition and
Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external fact  Source(s) Used for Physical Characteristics of Proper  Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit  # of Stories 2  Type X Det. Att. S-Det./End Unit  X Existing Proposed Under Const.  Design (Style) Contemp  Year Built 1989  Effective Age (Yrs) 17  Appliances X Refrigerator X Range/Oven  Finished area above grade contains:  Additional features (special energy efficient items, etc.)  Describe the condition of the property and data source condition, reflecting comparable maintenance  CONDITION IS ASSUMED AND ANY VAR quality and a comment that the use of an experiment in the condition of the property and comparable maintenance.	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Yee ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C) Dual pane windows  See(s) (including apparent needes.  CE No functional or exterior control or exterior co	Public  X  X  Es No ents, environme  X MLS X  Enished  Finished  Finished  Finished  Grawl Space  Finished  Finished  Grawl Space  Finished  Finished  CT ASSIGNI  May affect a	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni Individual  Other None  Individual  Individual  Other None  Individual	ogrCog36 s, etc.)?  ecords ss Living Are.  X Fire.  Wo X Pat X Por ing Poo X Fer Other Oryer C Bath(s)  emodeling, extraordinar CURREN	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete ol none och wood der none Other (describe) 2,306 Square etc.). C4;The seloc ONLY INSP y assumption us	If Yes, d  If Yes, d  Prope  Non  X Drive  Drivewa  X Gara  Atta  X Built  Pe Feet of G	escribe	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG DR condition and
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Yee ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C) Dual pane windows  See(s) (including apparent needes.  CE No functional or exterior control or exterior co	Public  X  X  Es No ents, environme  X MLS X  Enished  Finished  Finished  Finished  Grawl Space  Finished  Finished  Grawl Space  Finished  Finished  CT ASSIGNI  May affect a	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni Individual  Other None  Individual  Individual  Other None  Individual	ogrCog36 s, etc.)?  ecords ss Living Are.  X Fire.  Wo X Pat X Por ing Poo X Fer Other Oryer C Bath(s)  emodeling, extraordinar CURREN	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete ol none och wood der none Other (describe) 2,306 Square etc.). C4;The seloc ONLY INSP y assumption us	If Yes, d  If Yes, d  Prope  Non  X Drive  Drivewa  X Gara  Atta  X Built  Pe Feet of G	escribe	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG DR condition and
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C) Dual pane windows  Ete(s) (including apparent need ce. No functional or externational or externational or externational centernations)  EXANCE WOULD EFFECT  EXTRACTOR WOULD EFFECT  EX	Public  X  X  ES No ents, environme  X MLS X  PTION  Crawl Space  Finished  Iv  Lossal Mi  4 Bedroo s, high effected  ded repairs, de ernal inadeq  CT ASSIGNI may affect a AND RESU	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  Icrowave X Washer/It  oms 2.1  ency appliances  terioration, renovations, renovations, renovations, renovations, resources were apparent MENT RESULTS (exassignment results.),  JLTING CONDITION	o97C0936  o97C0936  s, etc.)?  ecords  x Fire  Wo  X Pat  X Por  ing  Por  Oth  Oryer  Current  Curren	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete of none och Concrete of none Other (describe) 2,306 Square etc.). C4;The s IOR ONLY INSP y assumption us TLY ASSUMED	A Map Dat  If Yes, d  Prope  Non X Drivewa X Gara Atta X Built  Feet of G  ubject is PECTION ed for the AVERAC	escribe.  car Stree eway # y Surface C age # ched t-in  assumed , INTERIC e interior of	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG DR condition and MLS PHOTOS
Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external fact  Source(s) Used for Physical Characteristics of Proper  Other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit  # of Stories 2  Type X Det. Att. S-Det./End Unit  X Existing Proposed Under Const.  Design (Style) Contemp  Year Built 1989  Effective Age (Yrs) 17  Appliances X Refrigerator X Range/Oven  Finished area above grade contains:  Additional features (special energy efficient items, etc.)  Describe the condition of the property and data source condition, reflecting comparable maintenance  CONDITION IS ASSUMED AND ANY VAR quality and a comment that the use of an experiment in the condition of the property and comparable maintenance.	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C) Dual pane windows  Ete(s) (including apparent need ce. No functional or externational or externational or externational centernations)  EXANCE WOULD EFFECT  EXTRACTOR WOULD EFFECT  EX	Public  X  X  ES No ents, environme  X MLS X  PTION  Crawl Space  Finished  Finished  IV  Cosal Mi  4 Bedroo  5, high effected  ded repairs, de ernal inadeq  CT ASSIGNI may affect a  AND RESL	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  Icrowave X Washer/It  oms 2.1  ency appliances  terioration, renovations, renovations, renovations, renovations, resources were apparent MENT RESULTS (exassignment results.),  JLTING CONDITION	o97C0936  o97C0936  s, etc.)?  ecords  x Fire  Wo  X Pat  X Por  ing  Por  Oth  Oryer  Current  Curren	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete of none och Concrete of none Other (describe) 2,306 Square etc.). C4;The s IOR ONLY INSP y assumption us TLY ASSUMED	If Yes, d  If Yes, d  Prope  Non  X Drive  Drivewa  X Gara  Atta  X Built  Pe Feet of G	escribe	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG DR condition and MLS PHOTOS
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C) Dual pane windows  Ete(s) (including apparent need ce. No functional or externational or externational or externational centernations)  EXANCE WOULD EFFECT  EXTRACTOR WOULD EFFECT  EX	Public  X  X  ES No ents, environme  X MLS X  PTION  Crawl Space  Finished  Finished  IV  Cosal Mi  4 Bedroo  5, high effected  ded repairs, de ernal inadeq  CT ASSIGNI may affect a  AND RESL	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  Icrowave X Washer/It  oms 2.1  ency appliances  terioration, renovations, renovations, renovations, renovations, resources were apparent MENT RESULTS (exassignment results.),  JLTING CONDITION	o97C0936  o97C0936  s, etc.)?  ecords  x Fire  Wo  X Pat  X Por  ing  Por  Oth  Oryer  Current  Curren	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete of none och Concrete of none Other (describe) 2,306 Square etc.). C4;The s IOR ONLY INSP y assumption us TLY ASSUMED	A Map Dat  If Yes, d  Prope  Non X Drivewa X Gara Atta X Built  Feet of G  ubject is PECTION ed for the AVERAC	escribe.  car Stree eway # y Surface C age # ched t-in  assumed , INTERIC e interior of	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG DR condition and MLS PHOTOS
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C) Dual pane windows  Ete(s) (including apparent need ce. No functional or externational or externational or externational centernations)  EXANCE WOULD EFFECT  EXTRACTOR WOULD EFFECT  EX	Public  X  X  ES No ents, environme  X MLS X  PTION  Crawl Space  Finished  Finished  IV  Cosal Mi  4 Bedroo  5, high effected  ded repairs, de ernal inadeq  CT ASSIGNI may affect a  AND RESL	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  Icrowave X Washer/It  oms 2.1  ency appliances  terioration, renovations, renovations, renovations, renovations, resources were apparent MENT RESULTS (exassignment results.),  JLTING CONDITION	o97C0936  o97C0936  s, etc.)?  ecords  x Fire  Wo  X Pat  X Por  ing  Por  Oth  Oryer  Current  Curren	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete of none och Concrete of none Other (describe) 2,306 Square etc.). C4;The s IOR ONLY INSP y assumption us TLY ASSUMED	A Map Dat  If Yes, d  Prope  Non X Drivewa X Gara Atta X Built  Feet of G  ubject is PECTION ed for the AVERAC	escribe.  car Stree eway # y Surface C age # ched t-in  assumed , INTERIC e interior of	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG DR condition and MLS PHOTOS
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C) Dual pane windows  Ete(s) (including apparent need ce. No functional or externational or externational or externational centernations)  EXANCE WOULD EFFECT  EXTRACTOR WOULD EFFECT  EX	Public  X  X  ES No ents, environme  X MLS X  PTION  Crawl Space  Finished  Finished  IV  Cosal Mi  4 Bedroo  5, high effected  ded repairs, de ernal inadeq  CT ASSIGNI may affect a  AND RESL	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  Icrowave X Washer/It  coms 2.1  ency appliances  terioration, renovations, renovations, renovations, renovations, resources were apparent MENT RESULTS (exassignment results.),  JLTING CONDITION	o97C0936  o97C0936  s, etc.)?  ecords  x Fire  Wo  X Pat  X Por  ing  Por  Oth  Oryer  Current  Curren	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete of none och Concrete of none Other (describe) 2,306 Square etc.). C4;The s IOR ONLY INSP y assumption us TLY ASSUMED	A Map Dat  If Yes, d  Prope  Non  X Drivewa  X Gara  Atta  X Built  Feet of G  ubject is  PECTION  ed for the  AVERAC	escribe.  car Stree eway # y Surface C age # ched t-in  assumed , INTERIC e interior of	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG DR condition and MLS PHOTOS
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C) Dual pane windows  Ete(s) (including apparent need ce. No functional or externational or externational or externational centernations)  EXANCE WOULD EFFECT  EXTRACTOR WOULD EFFECT  EX	Public  X  X  ES No ents, environme  X MLS X  PTION  Crawl Space  Finished  Finished  IV  Cosal Mi  4 Bedroo  5, high effected  ded repairs, de ernal inadeq  CT ASSIGNI may affect a  AND RESL	Other (describe)  FEMA Map # 06  If No, describe.  Intal conditions, land uses  Assessment and Tax R  Data Source(s) for Grost Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel GAS  X Central Air Conditioni  Individual  Other None  Icrowave X Washer/It  coms 2.1  ency appliances  terioration, renovations, renovations, renovations, renovations, resources were apparent MENT RESULTS (exassignment results.),  JLTING CONDITION	o97C0936  o97C0936  s, etc.)?  ecords  x Fire  Wo  X Pat  X Por  ing  Por  Oth  Oryer  Current  Curren	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete of none och Concrete of none Other (describe) 2,306 Square etc.). C4;The s IOR ONLY INSP y assumption us TLY ASSUMED	A Map Dat  If Yes, d  Prope  Non  X Drivewa  X Gara  Atta  X Built  Feet of G  ubject is  PECTION  ed for the  AVERAC	escribe.  car Stree eway # y Surface C age # ched t-in  assumed , INTERIC e interior of	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG DR condition and MLS PHOTOS
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C. Dual pane windows  Se(s) (including apparent needs CENT UPDATES  TSE conditions that affect the I	Public  X  X  ES No  ents, environme  X MLS X  PTION  Crawl Space [ Finished	Other (describe)  FEMA Map # 06  If No, describe.  If No, describe	o97C0936  o97C0936  s, etc.)?  ecords  x Fire  Wo  X Pat  X Por  ing  Por  Oth  Oryer  Current  Curren	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio och Concrete of none och Concrete of none Other (describe) 2,306 Square etc.). C4;The s IOR ONLY INSP y assumption us TLY ASSUMED	If Yes, d  If Yes, d  Prope  Non  X Gara  Carp  Atta  X Built  Pe Feet of G  ubject is  ECTION  ed for the  AVERAC	escribe.  car Stree eway # y Surface C age # ched t-in  assumed , INTERIC e interior of	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG DR condition and MLS PHOTOS
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C. Dual pane windows  Se(s) (including apparent needs CENT UPDATES  TSE conditions that affect the I	Public  X  X  ES No  ents, environme  X MLS X  PTION  Crawl Space [ Finished	Other (describe)  FEMA Map # 06  If No, describe.  If No, describe	ecords s, etc.)?	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio rch Concrete of none nce wood ter none Other (describe) 2,306 Square etc.). C4;The s IOR ONLY INSP y assumption us TLY ASSUMED  Derty? Yes	If Yes, d  If Yes, d  Prope  Non  X Gara  Carp  Atta  X Built  Pe Feet of G  ubject is  ECTION  ed for the  AVERAC	escribe.  car Stree eway # y Surface C age # ched t-in  assumed , INTERIC e interior of	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG DR condition and MLS PHOTOS
Utilities Public Other (describe)  Electricity X	Water Sanitary Sewer No FEMA Flood Zone x the market area? X Ye ors (easements, encroachme  Try Appraisal Files  GENERAL DESCRIP Concrete Slab X C Full Basement F Exterior Walls Stucco Roof Surface Comp Gutters & Downspouts Gal Window Type Dual Pn X Dishwasher X Disp 8 Rooms C. Dual pane windows  Se(s) (including apparent needs CENT UPDATES  TSE conditions that affect the I	Public  X  X  ES No  ents, environme  X MLS X  PTION  Crawl Space [ Finished	Other (describe)  FEMA Map # 06  If No, describe.  If No, describe	ecords s, etc.)?	Off-site Improve Street Asphalt Alley None SE FEM  Yes X No  Prior Inspection a Realist Amenities eplace(s) # 1 odStove(s) # 0 io/Deck patio rch Concrete of none nce wood ter none Other (describe) 2,306 Square etc.). C4;The s IOR ONLY INSP y assumption us TLY ASSUMED  Derty? Yes	If Yes, d  If Yes, d  Prope  Non  X Gara  Carp  Atta  X Built  Pe Feet of G  ubject is  ECTION  ed for the  AVERAC	escribe.  car Stree eway # y Surface C age # ched t-in  assumed , INTERIC e interior of	orage  of Cars 3 oncrete of Cars 3 of Cars 0 Detached  Area Above Grade  in AVG DR condition and MLS PHOTOS

Exterior-Only Inspection Residential Appraisal Report File No. 34758622

							t neighborhood rang					1,574			
			eighborh T				twelve months rang	<u> </u>			841,000		,650,000		
FEATURE	SUBJECT		COMPARABLE SALE NO. 1 COMPARABLE SALE NO. 2			SALE NO. 2		COMPARAE		ALE NO. 3					
794 Fano Ln								540 Fano Ln Sonoma, CA 95476			19276 Robinson Rd Sonoma, CA 95476				
Address Sonoma, CA S	95476	54/6				176				76				176	
Proximity to Subject						0.00 miles			0.23 miles SE			0.23 miles SW			
Sale Price	\$					\$	1,100,000			\$	1,550,000			\$	1,000,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.			02 sq. ft.				.82 sq. ft.				25.00 sq. ft.		
Data Source(s)							89;DOM 56				13;DOM 25				8;DOM 70
Verification Source(s)					c#4202	22		RealistD		)8	1		Doc#3823	37 	
VALUE ADJUSTMENTS	DE	SCRIPTION			RIPTION		+(-) \$ Adjustment		CRIPTION		+(-) \$ Adjustment		SCRIPTION		+(-) \$ Adjustment
Sale or Financing			ArmL					ArmLth				ArmLth			
Concessions			Conv	, -				Conv;0				Conv;0			
Date of Sale/Time			s10/2		0/23			s08/23;c	:07/23				;c08/23		
Location	N;Res		N;Re					N;Res;				N;Res;			
Leasehold/Fee Simple	Fee Si	•	Fee S		le			Fee Sim	ple			Fee Sir			
Site	6534 s		6800				0				0	6000 s			0
View	N;Res	•	N;Re					N;Res;				N;Res;			
Design (Style)		ontemp	DT2;	Cont	emp			DT1;Rar	nch		0	DT1;R	anch		0
Quality of Construction	Q3		Q3					Q3				Q4			0
Actual Age	34		34					37				48			0
Condition	C4		C4					C3	1		-100,000				-100,000
Above Grade	Total Bd		Total E		Baths			Total Bdrms				Total Bdr			
Room Count	8 4	4 2.1	8	4	2.1			7 3	2.0		5,000	7 3	_		5,000
Gross Living Area 225	_	<b>2,306</b> sq. ft.	1	2	<b>2,306</b> s	q. ft.		<u> </u>	<b>1,644</b> s	q. ft.	148,950		<b>1,600</b> s	q. ft.	158,850
Basement & Finished	0sf		0sf					0sf				0sf			
Rooms Below Grade															
Functional Utility	Averag		Avera					Average				Averag			
Heating/Cooling	FWA (		FWA					FWA C/				FWA C			
Energy Efficient Items		n,HiEffAppl			iEffApp	ol		DPWin,I		Sol			,HiEffApp	ol	
Garage/Carport	3gbi3d		3gbi3					2gbi2dw			2,000	2gbi2d			2,000
Porch/Patio/Deck	Deck/F	Patio, Porch	Deck	/Pati	o, Porc	:h		Deck/Pa	tio, Porc	h		Deck/F	atio, Porc	h	
Fireplace	1 Firep	olace	1 Fire	•	е			1 Firepla	ice			1 Firep			
Pool	No Po	ol	No P	ool				No Pool				No Poo	ol		
ETC	none n	noted	none		d			full rehal		_	-155,000		oted		
Net Adjustment (Total)			(x)	+		\$	0	+	<u>X</u> -	\$	139,050	(X)+		\$	65,850
Adjusted Sale Price			Net Ad	dj.	0.0%	1		Net Adj.	-9.0%			Net Adj.	6.6%		
of Comparables  I X did did not res			Gross	Adj.	0.0%	\$	1,100,000	Gross Adj.	29.1%	\$	1,410,950	Gross Ac	j. 26.6%	\$	1,065,850
Data source(s) Realist	did not r	reveal any prior sa	lles or tra	ansfer	rs of the	comp	arable sales for the	year prior to	the date o	of sal	tive date of this appr	sale.			
Report the results of the res	search an			or tra	anster his	story								DADI	5 0 N 5 N 0 0
MATI			IBJECT				COMPARABLE SA	LE NO. 1			PARABLE SALE NO.	2	COMPA	KABL	E SALE NO. 3
Date of Prior Sale/Transfer		10/27/2023							06/28						
Price of Prior Sale/Transfer		\$1,100,000				_	P		\$940		)				
Data Source(s)	(-)	Realist				Rea			Realis		00		Realist		
Analysis of prior sale or tran	. ,	10/31/2023	ropo-t	ord .	omna=='		31/2023	oolo of the	10/31				0/31/2023		hoon
Analysis of prior sale or tran										vas a	an MLS sale in C	4/C5 co	ndition and	a nas	s been
rehabbed for investor f	ııp. The	prior sale of th	e subje	CT W	as an N	VILS	sale in its curren	ı conditior	ı ratıng						
Summary of Sales Compari	ison Ann	rnach Sec att	ached a	מללי.	ndum										
Summary of Sales Compan	ισοιι Αμμι	oddii. <u>Jee alla</u>	AUI IUU C	auu <del>U</del> I	nuulli.										
Indicated Value by Sales C	Omnarico	ın Δnnroach ¢ 1 1	100 000	<u> </u>											
Indicated Value by Sales C					<u> </u>		ost Approach (if de	volonod) *	1 102 20	<u> </u>	Income Ap	nroach /	f develor :	4) ¢ ∪	
See attached addendu		arison Approach	\$ 1,100	,,000	,	CC	ost Approach (ii de	veiopea) \$	1,103,30	JU	income Ap	proach (i	i developed	1) \$ U	
See allached addendu	111.														
This appraisal is	V "as !:			tion :	or pla	ond	enocifications 1	hasis of - !	wpoth c !! -	d oc	adition that the !	uomort- !	anuo ho	omal	tod
u — ··	X "as is,	•									ndition that the impro	$\overline{}$			
subject to the following				-								_ ′	ct to the foll	owing	requirea
inspection based on the ext	ıaordınar	y assumption that	ine con	uition	or aeticie	ency	uoes not require alte	eration or re	pair: S	see a	attached addend	um.			
Danada ii viidi.	-1!	the entered		L	la i e e i			h = = + · · ·	J - 6! '						!!!#!
Based on a visual inspe							-						-		-
	PL'S CAL	urication, my (d	our) opi	nion	or the n	nark	ei vaiue, as defin	ea, of the r	eai prope	-	that is the subjec	t of this i	eport is \$	1,10	00,000
as of 10/31/2023	5 001	. , ,					nspection and the	- CC			!!				

The Intended User of this appraisal report is the Lender/Client. The Intended User servicing/market value		
convising/market value	e is to evaluate the property that is the subject of this appraisal for loan	
servicing/market value		
Significant professional assistance was provided by Joel A. Gilmore: BREA AT3		
inspection of the subject, data/market research, highest and best use analysis, of	ost approach, and development of this appraisal report including the final	
reconciliation.		
0007 17770 10170 1111	-/	
	E (not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ons.	
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est	ons.	)
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ons.	}
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est	ons.	3
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method	ons. imating site value)  There were no land sales found .in the area. Land value	
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	ons. imating site value)  There were no land sales found .in the area. Land value  OPINION OF SITE VALUE	250,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Swiftestimator.com	OPINION OF SITE VALUE	
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023	ons. imating site value)  There were no land sales found .in the area. Land value  OPINION OF SITE VALUE	250,000
Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPINION OF SITE VALUE         = \$         2           Dwelling         2,306 Sq. Ft. @ \$         396.00	250,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023	OPINION OF SITE VALUE         = \$ 2           Dwelling         2,306 Sq. Ft. @ \$ 396.00.         = \$ 9           Garage/Carport         600         Sq. Ft. @ \$ 63.00.         = \$	250,000
Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS	OPINION OF SITE VALUE	250,000 013,176 37,800
Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,	OPINION OF SITE VALUE         = \$         2           Dwelling         2,306 Sq. Ft. @ \$         396.00	250,000 013,176 37,800
Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.	OPINION OF SITE VALUE         = \$         2           Dwelling         2,306 Sq. Ft. @ \$         396.00	250,000 113,176 37,800 150,976
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM	OPINION OF SITE VALUE         = \$         2           Dwelling         2,306 Sq. Ft. @ \$         396.00.         = \$           Sq. Ft. @ \$         = \$           Garage/Carport         600         Sq. Ft. @ \$         63.00.         = \$           Total Estimate of Cost-New         = \$         9           Less         75         Physical Functional External         External           Depreciation         \$142,646         = \$         1           Depreciated Cost of Improvements         = \$         8	250,000 113,176 37,800 150,976 42,646)
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD	OPINION OF SITE VALUE         = \$         2           Dwelling         2,306 Sq. Ft. @ \$         396.00.         = \$           Sq. Ft. @ \$         = \$           Garage/Carport         600         Sq. Ft. @ \$         63.00.         = \$           Total Estimate of Cost-New         = \$         9           Less         75         Physical Physical Functional External         External           Depreciation         \$142,646         = \$         1           Depreciated Cost of Improvements         = \$         8	250,000 113,176 37,800 150,976 42,646)
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only) 58 Years	Ons.         Imating site value)         There were no land sales found in the area. Land value           OPINION OF SITE VALUE         = \$         2           Dwelling         2,306 Sq. Ft. @ \$         396.00.         = \$           Sq. Ft. @ \$         = \$         9           Garage/Carport 600         Sq. Ft. @ \$         63.00.         = \$           Total Estimate of Cost-New         = \$         9           Less 75         Physical Prunctional External         = \$         1           Depreciation         \$142,646         = \$         (         1           Perciated Cost of Improvements         = \$         8           "As-is" Value of Site Improvements         = \$         1,1           INDICATED VALUE BY COST APPROACH         = \$         1,1	250,000 113,176 37,800 150,976 42,646)
Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years	OPINION OF SITE VALUE	37,800 950,976 42,646) 808,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 5	OPINION OF SITE VALUE	37,800 950,976 42,646) 808,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years	OPINION OF SITE VALUE	250,000 113,176 37,800 250,976 42,646) 308,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 5  Summary of Income Approach (including support for market rent and GRM)	OPINION OF SITE VALUE	250,000 113,176 37,800 250,976 42,646) 308,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 5  Summary of Income Approach (including support for market rent and GRM)	OPINION OF SITE VALUE	250,000 113,176 37,800 250,976 42,646) 308,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 5  Summary of Income Approach (including support for market rent and GRM)	OPINION OF SITE VALUE	37,800 950,976 42,646) 808,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = S  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA	OPINION OF SITE VALUE	37,800 950,976 42,646) 808,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 5  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOAL  Legal name of project	OPINION OF SITE VALUE	37,800 950,976 42,646) 808,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = S  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA	OPINION OF SITE VALUE	37,800 950,976 42,646) 808,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Swiftestimator.com Quality rating from cost service Good Effective date of cost data 02/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY, THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM. SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM LAND VALUE: ABSTRACTION METHOD THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of units rented  Total number of units for sale	OPINION OF SITE VALUE	37,800 950,976 42,646) 808,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Swiftestimator.com Quality rating from cost service Good Effective date of cost data 02/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY, THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM. SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM LAND VALUE: ABSTRACTION METHOD THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA Legal name of project Total number of units rented  Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD?  Yes	OPINION OF SITE VALUE	250,000 113,176 37,800 250,976 42,646) 308,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 1  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of units rented Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD? Yes  Does the project contain any multi-dwelling units? Yes No Data source(s)	OPINION OF SITE VALUE	250,000 113,176 37,800 250,976 42,646) 308,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 1  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of units rented Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD? Yes  Does the project contain any multi-dwelling units? Yes No Data source(s)	OPINION OF SITE VALUE	37,800 950,976 42,646) 808,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 1  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of units rented Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD? Yes  Does the project contain any multi-dwelling units? Yes No Data source(s)	There were no land sales found in the area. Land value    OPINION OF SITE VALUE	37,800 950,976 42,646) 808,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 1  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of units rented Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD? Yes  Does the project contain any multi-dwelling units? Yes No Data source(s)	There were no land sales found .in the area. Land value    OPINION OF SITE VALUE	37,800 950,976 42,646) 808,330 45,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Swiftestimator.com  Quality rating from cost service Good Effective date of cost data 02/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS  TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,  THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.  SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM  LAND VALUE: ABSTRACTION METHOD  THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA  Estimated Remaining Economic Life (HUD and VA only)  58 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 1  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOALEgal name of project  Total number of units rented Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)  Are the units, common elements, and recreation facilities complete?	There were no land sales found in the area. Land value    OPINION OF SITE VALUE	250,000 113,176 37,800 250,976 42,646) 308,330 45,000

Exterior-Only Inspection Residential Appraisal Report File No. 34758622

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

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

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

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

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

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

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

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

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

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

Exterior-Only Inspection Residential Appraisal Report File No. 34758622

#### APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

File No. 34758622

### **Exterior-Only Inspection Residential Appraisal Report**

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

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Kak	
Signature	Signature
Name JESSE GILMORE	Name
Company Name Jgi	Company Name
Company Address 1452 N Vasco Rd Ste 376	Company Address
Livermore, CA 94551	
Telephone Number 925-518-7913	Telephone Number
Email Address jlgix@yahoo.com	Email Address
Date of Signature and Report 11/02/2023	Date of Signature
Effective Date of Appraisal 10/31/2023	State Certification #
State Certification # AR028592	or State License #
or State License #	State
or State License # State #	State Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 01/08/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
794 Fano Ln	Did not inspect exterior subject property
Sonoma, CA 95476	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,100,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital #1256	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	

Exterior-Only Inspection Residential Appraisal Report File No. 34758622

FEATURE		SUB.	UECI	C	OMPARAI	BLE S	SALE NO. 4	CC	MPARABLE S	SALE NO. 5		C	OMPARAB	SLE S	ALE NO. 6
794 Fano Ln				125 Ma	drid Way	,		791 Fand	Ln		1890	00 F	Robinson	Rd	
Address Sonoma, CA 9	95476			Sonoma	a, CA 954	476		Sonoma,	CA 95476		Sono	oma	a, CA 954	76	
Proximity to Subject				0.72 mil	es NW			0.03 mile	s SE		0.25	mil	es NE		
Sale Price	\$					\$	1,100,000		\$	1,585,000				\$	1,995,000
Sale Price/Gross Liv. Area	\$		0.00 sq. ft.	\$ 402	2.64 sq. ft	_	.,,	\$ 625.	00 sq. ft.	.,000,000	\$	70/	4.20 sq. ft.	Ť	.,000,000
Data Source(s)	<u> </u>		0.00 sq. it.				77;DOM 34		3A3230498	84·DOM 5				ากรถ	9;DOM 69
Verification Source(s)					Ooc#8074		7,DOW 54		oc#29428	54,DOIVI 5	Listi		FDA32330	3030	9,DOW 09
	DE	CCE	DIDTION							()			CDIDTION		
VALUE ADJUSTMENTS	DE	SCF	RIPTION		CRIPTION		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment			CRIPTION		+(-) \$ Adjustment
Sale or Financing				ArmLth				ArmLth			Listii	ng			
Concessions				Conv;0				Conv;0			;				
Date of Sale/Time				s12/22;	c12/22		0	s06/23;c	06/23		Activ				
Location	N;Res;	,		N;Res;				N;Res;			N;R	es;			
Leasehold/Fee Simple	Fee Sir	mpl	e	Fee Sin	nple			Fee Simp	ole		Fee	Sim	nple		
Site	6534 s	f		7500 sf			0	8499 sf		-10,000	1080	07 s	sf	ĺ	-21,000
View	N;Res;			N;Res;				N;Res;		-,	N;R				,
Design (Style)	DT2;C			DT2;Co	ntomn			DT2;Con	tomn		DT1		noh		0
		OHIL	эпр		петтр				шр			,па	HCH		
Quality of Construction	Q3			Q3				Q3			Q4				0
Actual Age	34			32			0				84				0
Condition	C4			C4				C3		-100,000	C3				-100,000
Above Grade	Total Bdr	ms.	Baths	Total Bdrm	ns. Bath	s		Total Bdrms.	Baths		Total	Bdrm	ns. Baths		
Room Count	8 4	1	2.1	8 4	3.0	)	-5,000	8 4	3.0	-5,000	8	4	2.1		
Gross Living Area 225			2,306 sq. ft.		2,732 s		-95,850	<del>                                     </del>	<b>2,536</b> sq. ft.	-51,750			<b>2,833</b> so	q. ft.	-118,575
Basement & Finished	0sf			0sf	, , , , , ,	,	,	0sf	,	.,. 30	0sf		, - : - 50		2,2.0
Rooms Below Grade	331							33.			"				
•	Λ			Λ				Λι			Δ			$\dashv$	
Functional Utility	Averag			Average				Average	· • · ·		Aver			$\dashv$	
Heating/Cooling	FWA C			FWA C				FWA C/A			FW/			$\perp$	
Energy Efficient Items			EffAppl		HiEffApp	ol		DPWin,F	liEffAppl				HiEffApp	ı	
Garage/Carport	3gbi3d	w		3gbi3dv	V			3gbi3dw			1gbi	1dv	V		4,000
Porch/Patio/Deck	Deck/P	atio	o, Porch	Deck/Pa	atio, Porc	:h_		Deck/Pat	io, Porch		Decl	k/Pa	atio, Porch	h_	
Fireplace	1 Firep	olac	e	2 Firepla	aces		0	2 Firepla	ces	0	2 Fir	repla	aces		0
Pool	No Poo			No Pool				No Pool			No F				
ETC	none n		d	none no				none note	ad		none				
•	TIONE II	Olco	,		X -	\$	100,850	+	X - \$	166,750	$\overline{}$	) .	(X)-	\$	235,575
Net Adjustment (Total)				+			100,630			100,730		) +		Þ	235,575
Adjusted Sale Price				Net Adj.	-9.2%			Net Adj.	-10.5%		Net A	•	-11.8%		
				Gross Adj.	9.2%	. I \$			10.5% \$	1,418,250	Gross	ihA :			1,759,425
of Comparables						<u> </u>	999,150					J Auj.			
ITEM			SUI	BJECT			999,150 COMPARABLE SA			PARABLE SALE NO	. 5	, Auj.			E SALE NO. 6
		10.	SUI /27/2023	BJECT						PARABLE SALE NO	. 5	s Auj.			E SALE NO. 6
ITEM				BJECT						PARABLE SALE NO	. 5	, Auj.			E SALE NO. 6
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer		\$1	,100,000	BJECT			COMPARABLE SA		COME	PARABLE SALE NO	. 5		COMPA		E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		\$1 Re	/27/2023 ,100,000 ealist	BJECT		Rea	COMPARABLE SA		COMP		. 5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum	Rea	COMPARABLE SA		COME		. 5	Re	COMPA	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		. 5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		. 5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		. 5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		. 5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		. 5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		. 5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		. 5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		. 5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		. 5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		. 5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		dendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		Jendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		Jendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		Jendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$1 Re	/27/2023 ,100,000 ealist /31/2023		Jendum.	Rea	COMPARABLE SA		COMP		.5	Re	COMPAR ealist	RABL	E SALE NO. 6

Exterior-Only Inspection Residential Appraisal Report File No. 34758622

55605

FEATURE	!	SUBJECT	COMPARAE	BLE S	SALE NO. 7	CON	MPARABLE S	SALE NO. 8		COMPARABLE S	ALE NO. 9
794 Fano Ln			18979 Robinson								
Address Sonoma, CA 9	95476		Sonoma, CA 954	176							
Proximity to Subject			0.16 miles NW								
Sale Price	\$			\$	999,888		\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ <b>551.51</b> sq. ft.			\$ 0.0	00 sq. ft.		\$	0.00 sq. ft.	
Data Source(s)			CCAR #ML8194	611	0;DOM 6						
Verification Source(s)			Listing								
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCR	RIPTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing								
Concessions			,								
Date of Sale/Time			Active								
Location	N;Res	•	N;Res;								
Leasehold/Fee Simple	Fee Si	mple	Fee Simple								
Site	6534 s	sf	7991 sf		-7,000						
View	N;Res	,	N;Res;								
Design (Style)	DT2;C	ontemp	DT1;Ranch		0						
Quality of Construction	Q3	•	Q3								
Actual Age	34		43		0						
Condition	C4		C4								
Above Grade	Total Bd	rms. Baths	Total Bdrms. Baths			Total Bdrms.	Baths		Total E	Bdrms. Baths	
Room Count		4 2.1	7 3 2.1		0						
Gross Living Area 225		2,306 sq. ft.	1,813 s		110,925		sq. ft.			sq. ft.	
Basement & Finished	0sf	<b>∠,000</b> 3q. 1t.	0sf	y. 16.	110,923		oy. II.			3y. it.	
Rooms Below Grade	001		33.								
Functional Utility	Averag	1e	Average								
Heating/Cooling	FWA (		FWA None		5,000						
Energy Efficient Items		n,HiEffAppl	DPWin,HiEffApp		5,000						
Garage/Carport	3gbi3d		2gbi2dw	/1	2,000						
Garage/Carport Porch/Patio/Deck			Deck/Patio, Porc	h	∠,000						
		Patio, Porch		11							
Fireplace	1 Firep		1 Fireplace								
Pool	No Po		No Pool								
ETC	none n	notea	none noted	T	110.005		$\bigcap$				
Net Adjustment (Total)			X +	\$	110,925	+	_ \$		X		
Adjusted Sale Price			Net Adj. 11.1%			Net Adj.	%		Net Ad		
of Comparables			Gross Adj. 12.5%	\$	1,110,813		% \$		Gross	<u> </u>	
ITEM			BJECT		COMPARABLE SA	LE NO. /	COMP	PARABLE SALE NO.	8	COMPARABL	E SALE NO. 9
Date of Prior Sale/Transfer		10/27/2023								<del> </del>	
Price of Prior Sale/Transfer		\$1,100,000								<del> </del>	
Data Source(s)		Realist		Rea						<del> </del>	
Effective Date of Data Sour		10/31/2023		10/	31/2023					i	
Summary of Sales Compar	ison Appr	roach									
<u></u>											
<u> </u>											
	-					_	_		-		
•											
-											
-											
-											
-											
-											
-											

**Uniform Appraisal Dataset Definitions** 

55605 File No. 34758622

#### Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

#### **Quality Ratings and Definitions**

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

### Definitions of Not Updated, Updated, and Remodeled

### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

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

#### **Explanation of Bathroom Count**

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

55605 File No. 34758622

### **Uniform Appraisal Dataset Definitions**

Abbreviations Used in Data Standardization Text Full Name Appropriate Fields Abbrev. Abbrev. **Full Name** Appropriate Fields Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade AdjPrk Landfill Adjacent to Park Lndfl Location Location AdjPwr Adjacent to Power Lines Location LtdSght Limited Sight View Listing Adverse Listing Sale or Financing Concessions Α Location & View ArmLth Arms Length Sale Sale or Financing Concessions MR Mid-Rise Structure Design(Style) Attached Structure Mountain View ΑТ Design(Style) Mtn Rathroom(s) Basement & Finished Rooms Below Grade Location & View ba Neutral Bedroom Basement & Finished Rooms Below Grade NonArm Non-Arms Length Sale Sale or Financing Concessions br Beneficial Location & View Garage/Carport В Open op BsyRd **Busy Road** Other Basement & Finished Rooms Below Grade Location Design(Style) Garage/Carport 0 Other Carport Ср Cash Cash Sale or Financing Concessions Prk Park View View Pstrl CtySky City View Skyline View View Pastoral View View City Street View Pwrl n CtyStr View Power Lines View Commercial Influence Location PubTrn **Public Transportation** Comm Location Contracted Date Date of Sale/Time Recreational (Rec) Room Basement & Finished Rooms Below Grade Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Sale or Financing Concessions Covered REO REO Sale Garage/Carport CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) RH Rural Housing - USDA DT **Detached Structure** Design(Style) Sale or Financing Concessions SD Semi-detached Structure Design(Style) dw Driveway Garage/Carport Estate Sale Sale or Financing Concessions Settlement Date Date of Sale/Time Estate **Expiration Date** Date of Sale/Time Short Short Sale Sale or Financing Concessions FHA Federal Housing Authority Square Feet Area, Site, Basement Sale or Financing Concessions sf Garage Garage/Carport sqm Square Meters Area, Site, Basement g Garage - Attached Garage/Carport Unk Unknown Date of Sale/Time ga Garage - Built-in VA Veterans Administration Sale or Financing Concessions gbi Garage/Carport Walk Out Basement Basement & Finished Rooms Below Grade gd Garage - Detached Garage/Carport wo Design(Style) GR Garden Structure Walk Up Basement Basement & Finished Rooms Below Grade wu GlfCse Golf Course Location WtrFr Water Frontage Location Glfvw Golf Course View Wtr Water View View View HR High Rise Structure Design(Style) Withdrawn Date Date of Sale/Time Ind Industrial Location & View Woods Woods View Other Appraiser-Defined Abbreviations Abbrev. Full Name Appropriate Fields Abbrev. Full Name Appropriate Fields

#### **ADDENDUM**

Borrower: Redwood Holdings LLC		File No.: 34758622
Property Address: 794 Fano Ln		Case No.: 55605
City: Sonoma	State: CA	Zip: 95476
Lender: Wedgewood Inc		

#### **Comments on Sales Comparison**

All sales are the most recent, proximate, and similar in overall market appeal. After a thorough search of all pertinent data sources, the comparables displayed are considered to be the best available for subject analysis.

After the comparable sales and the neighborhood were researched using public records and MLS the neighborhood was driven by the appraiser and original photos were taken of the comparables. The photos are then compressed on the report for smaller file size and more efficient transport to the client via e-mail.

#### Quantitative adjustments:

\$275 per sf GLA, \$5000 per 1/2 bath, \$5000 per 1000 sf lot size

#### Qualitative adjustments:

comp 2 is a full rehab investor flip and was adjusted an extra 10% for the resulting high sale price and the likely increase in appeal and demand for such

although comp 4 has granite kitchen counters, it appears that the home is from original 1991 build, and the low sale price supports the condition rating (similar to the subject low sale price supporting its condition rating)

based on paired sales analysis there is no visible market reaction to the assessor's quality ratings

List to sale ratios 100%

the market has bottomed from the recent declining market, no adjustments warranted for comps from q7-12 see 1004mc for further details

Adjustments were derived by bracketing and using paired sales analysis, gross paired sales analysis, and appraiser's knowledge of the area and appeal.

Comp 1 given the most weight. it is the subject recent sale, it was on the market for 56 days first asking 1,250,000 then 1,190,000 and no demand at these prices

Per Fannie: "B4-1.3-08, Comparable Sales (10/02/2018) The subject property can be used as a fourth comparable sale or as supporting data if it was previously closed." - there are 4 additional closed sales comparables along with comp 1 subject recent sale

Line adjustments exceed 10%, net exceeds 15%, and/or gross 25%, but large adjustments warranted to narrow the adjusted value range. The area is not homogeneous and properties with varying features were necessary. It was necessary to provide sales with a large range of unadjusted and adjusted values for similar reasons.

#### **Final Reconciliation**

The sales comparison approach was given the most weight in determining the subject's estimated market value. The quality and quantity of sales and listings data was sufficient to complete this assignment. The income approach to value was deemed unreliable due to lack of available rental sales.

#### **Conditions of Appraisal**

No appraisal conditions. This appraisal of the subject property is made in existing or "As-Is" condition.

Jesse Gilmore

### **USPAP ADDENDUM**

55605 File No. 34758622

	USPAPAL	DENDON	
Borrower: Redwood Holdings LLC			
Property Address: 794 Fano Ln			
City: Sonoma	County: Sonoma	State: CA	Zip Code: 95476
Lender: Wedgewood Inc			
APPRAISAL AND REPORT IDEN	TIFICATION		
This report was prepared under tl	ne following USPAP reporting	option:	
X Appraisal Report	A written report prepared under Stan		
Restricted Appraisal Report	A written report prepared under Stan	dards Rule 2-2(b).	
Reasonable Exposure Time			
My opinion of a reasonable exposure time	for the subject property at the market v	value stated in this report is: 0-90 [	Days
<b>7</b> · <b>P</b> · · · · · · · · · · · · · · · · · · ·			
Additional Certifications			
X I have performed NO services, as an	appraiser or in any other capacity, req	arding the property that is the subi	ect of this report within the three-year
period immediately preceding accept		arang the property that is the sasj	oot of this roport warm the three year
p	g		
I HAVE performed services, as an a	ppraiser or in another capacity, regardi	ng the property that is the subject of	of this report within the three-year
	ance of this assignment. Those service		
	· ·		
Additional Comments			
No employee, director, officer, or agent of the	ne lender, or any other third party acting	as joint venture partner, independe	ent contractor, appraisal management
company, or partner on behalf of the lender	-		
extortion, collusion, compensation, instruction		· · · · · · · · · · · · · · · · · · ·	or review of all appraisal allough economy,
			eport), borrower, or designated contact to make
		· · · · · · · · · · · · · · · · · · ·	ne or electronically to AMC named in report on
signature page			,
all work done in compliance with Title XI of	FIRREA		
APPRAISER:		SUPERVISORY APPRAISER (d	anly if required).
ACTIVAISER.	•	JUL ERVIJOR I AFPRAIJER (C	mny mrequireu).
X = X	+		
Signature:	+	Signature:	
Name: JESSE GILMORE	<i>I</i>	•	
Date Signed: 11/02/2023			
AB000500			
or State License #: or Other (describe):	State #:	State:	
State: CA		Expiration Date of Certification of	r License:
Expiration Date of Certification or License	e: <u>01/08/2024</u>	Supervisory Appraiser inspection	
Effective Date of Appraisal: 10/31/2023			ly from street Interior and Exterior

#### Jesse Gilmore

Market Conditions Addendum to the Appraisal Report

55605 File No. 34758622

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address **794 Fano Ln** City Sonoma State CA Borrower Redwood Holdings LLC Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend **Inventory Analysis** X Increasing Total # of Comparable Sales (Settled) Stable Declining 4 7 X Increasing Absorption Rate (Total Sales/Months) Stable Declining 1.50 1.33 2.33 Declining x Increasing Stable Total # of Comparable Active Listings N/A N/A 6 Months of Housing Supply (Total Listings/Ab.Rate) N/A N/A 2.58 Declining Stable X Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price 1,131,000 1,306,750 1,100,000 Increasing X Stable Increasing Median Comparable Sales Days on Market Declining X Stable 13 56 Median Comparable List Price N/A N/A Increasing X Stable Declining 1,297,500 Median Comparable Listings Days on Market X Stable Increasing 36 Declining N/A N/A Increasing Declining Median Sale Price as % of List Price X Stable 100.00% 104.00% 100.00% Declining Seller-(developer, builder, etc.) paid financial assistance prevalent? X Yes No X Stable Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Sellers have been giving credits toward closing costs as buying down interest rates has become topic of negotiation Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). none noted Cite data sources for above information. EBRD which is the East Bay MLS Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. The results above are expanded search - 1mi radius If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Prior 7-12 Months Prior 4-6 Months Subject Project Data Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Declining Absorption Rate (Total Sales/Months) Stable Declining Increasing Total # of Active Comparable Listings Declining Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Signature -Name JESSE GILMORE Name Company Name Jgi Company Name Company Address 1452 N Vasco Rd Ste 376 Company Address \_ Livermore, CA 94551 State License/Certification # State License/Certification # AR028592 State CA State Email Address jlgix@yahoo.com Email Address

## SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File	No.: 34758622	
Property Address: 794 Fano Ln	Case	e No.: 55605	
City: Sonoma	State: CA	Zip: 95476	
Lender: Wedgewood Inc		•	



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: October 31, 2023 Appraised Value: \$ 1,100,000

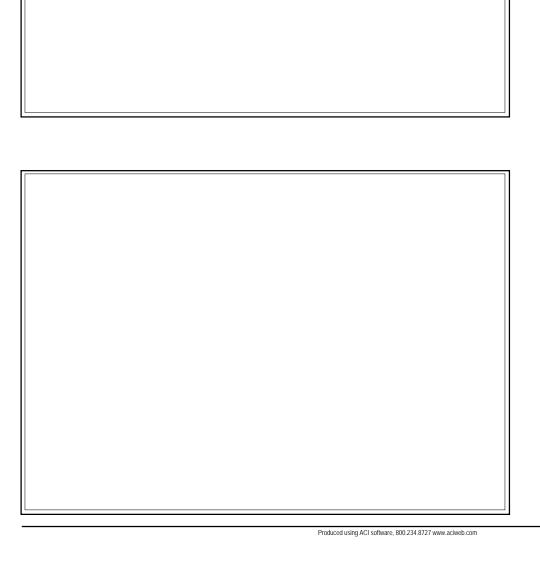


STREET SCENE

Borrower: Redwood Holdings LLC		File No.: 34758622
Property Address: 794 Fano Ln		Case No.: 55605
City: Sonoma	State: CA	Zip: 95476
Lender: Wedgewood Inc		



Address Verification Photo



## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File	No.: 34758622	
Property Address: 794 Fano Ln	Case	e No.: 55605	
City: Sonoma	State: CA	Zip: 95476	
Lender: Wedgewood Inc		•	



### COMPARABLE SALE #1

794 Fano Ln Sonoma, CA 95476 Sale Date: \$10/23;c10/23 Sale Price: \$ 1,100,000



### COMPARABLE SALE #2

540 Fano Ln Sonoma, CA 95476 Sale Date: s08/23;c07/23 Sale Price: \$ 1,550,000



#### COMPARABLE SALE #3

19276 Robinson Rd Sonoma, CA 95476 Sale Date: s08/23;c08/23 Sale Price: \$ 1,000,000

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File	No.: 34758622
Property Address: 794 Fano Ln	Cas	e No.: 55605
City: Sonoma	State: CA	Zip: 95476
Lender: Wedgewood Inc		•



### COMPARABLE SALE #4

125 Madrid Way Sonoma, CA 95476 Sale Date: s12/22;c12/22 Sale Price: \$ 1,100,000



### COMPARABLE SALE #5

791 Fano Ln Sonoma, CA 95476 Sale Date: s06/23;c06/23 Sale Price: \$ 1,585,000



#### COMPARABLE SALE #6

18900 Robinson Rd Sonoma, CA 95476 Sale Date: Active Sale Price: \$ 1,995,000

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No.: 34758622		
Property Address: 794 Fano Ln	Case	Case No.: 55605	
City: Sonoma	State: CA	Zip: 95476	
Lender: Wedgewood Inc		•	



### COMPARABLE SALE #7

18979 Robinson Rd Sonoma, CA 95476 Sale Date: Active Sale Price: \$ 999,888

		1
I		

### COMPARABLE SALE #8

Sale Date: Sale Price: \$

### COMPARABLE SALE #9

Sale Date: Sale Price: \$

## PLAT MAP

Borrower: Redwood Holdings LLC Property Address: 794 Fano Ln	File No.: 34758622 Case No.: 55605	
	State: CA	7in: 05476
	Sidio. On	<u>-</u> ιρ. σστισ
Melrose Ct	Pacts & Figures  Pacts & Figures	Settings   Help

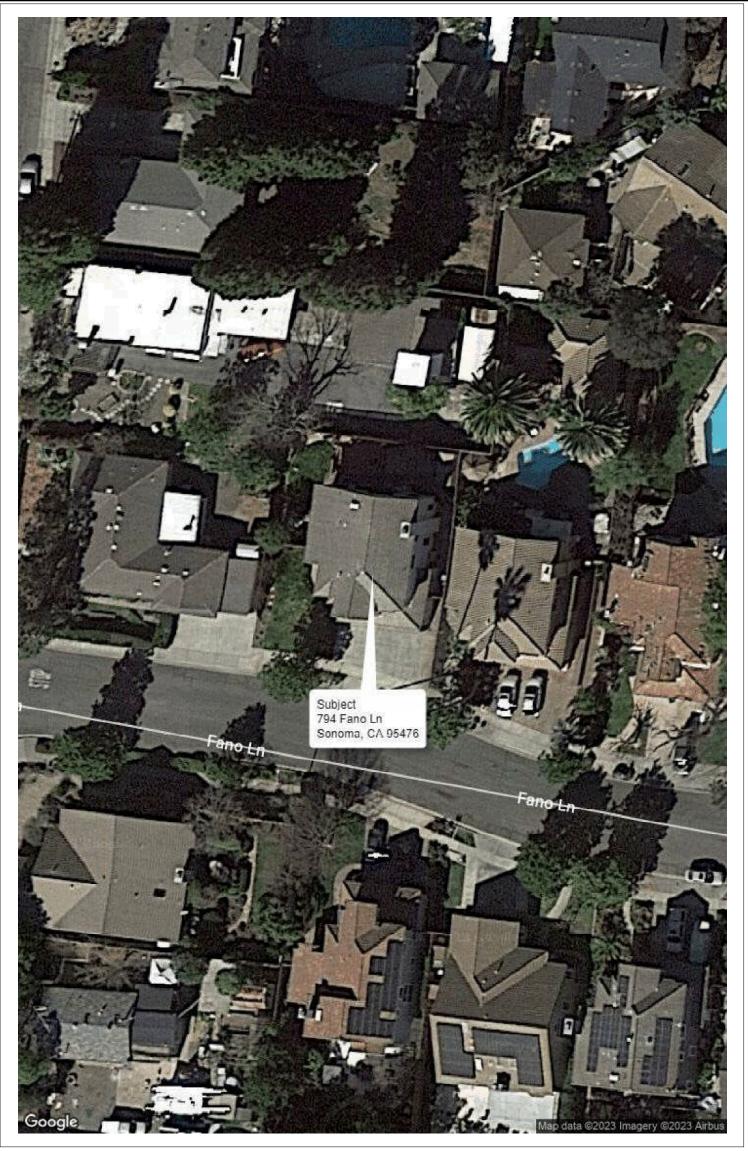
Borrower: Redwood Holdings LLC
Property Address: 794 Fano Ln
City: Sonoma
Lender: Wedgewood Inc File No.: 34758622 Case No.: 55605 State: ca Zip: 95476 75' 99, 75' <sup>c</sup>ano Ln Fano Ln

#### **LOCATION MAP**

Borrower: Redwood Holdings LLC File No.: 34758622 Property Address: 794 Fano Ln Case No.: 55605 City: Sonoma State: CA Zip: 95476 Lender: Wedgewood Inc Flowery Preschool Mountain Ave Agua Caliente Boyes Blvd Boyes Hot Canyon Springs Orchard Ave Comparable Sale 4 125 Madrid Way Sonoma, CA 95476 0.72 miles NW Comparable Sale 6 18900 Robinson Rd Comparable Sale 7 Sonoma, CA 95476 18979 Robinson Rd 0.25 miles NE Sonoma, CA 95476 0.16 miles NW piverside Dr Comparable Sale 1 Donald St. Doi 1d St. Montini Open 794 Fano Ln Space Preserve Sonoma, CA 95476 Subject 0.00 miles Agua Caliente 794 Fano Ln Comparable Sale 2 Creek Sonoma, CA 95476 540 Fano Ln o Ave Sonoma, CA 95476 0.23 miles SE Maxwell (12) Montini Or Ja Space Farms Valley of the Moon Preserve trailhead Regional Park ano Ln Riverside Dr 3 药 Comparable Sale 3 Linda Dr S 19276 Robinson Rd Sonoma, CA 95476 Comparable Sale 5 791 Fano Ln 0.23 miles SW Sonoma, CA 95476 0.03 miles SE W spain St Riverside Dr. W Spain St Church St aith Lutheran Church Petaluma Ave W Napa St W Napa St Sonoma Plaza W Napa St Sonoma EN Studley St. Oregon St (12) ŝ Patten St SET Andrieux St Sonoma Valley Hospital France St. Chase St ලාලුල් W MacArthur Map data ©2023

### **AERIAL MAP**

File No.: 34758622 Case No.: 55605 Borrower: Redwood Holdings LLC Property Address: 794 Fano Ln
City: Sonoma
Lender: Wedgewood Inc State: CA Zip: 95476



Borrower: Redwood Holdings LLC		File No.: 34758622		
Property Address: 794 Fano Ln		Case No.: 55605		
City: Sonoma	State: CA	Zip: 95476		
London Walanaa Ha				

Lender: Wedgewood Inc



### DECLARATIONS

for

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

#### THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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

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

□ Great American Assurance Company

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

Policy Number: RAP3363950-23 Renewal of: RAP3363950-22

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Jesse Gilmore Item 2. Address: 1452 N Vasco Rd Ste 376 Livermore, CA 94551 City, State, Zip Code: 04/03/2024 04/03/2023 Item 3. Policy Period: From (Month, Day, Year) (Month, Day, Year) (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) Item 4. Limits of Liability: 1,000,000 Damages Limit of Liability - Each Claim A. \$ 1,000,000 B. S Claim Expenses Limit of Liability - Each Claim 2,000,000 C. S Damages Limit of Liability - Policy Aggregate 2,000,000 D. \$ Claim Expenses Limit of Liability - Policy Aggregate Item 5. Deductible (Inclusive of Claim Expenses): A. \$ 500 Each Claim 1,000 B. S Aggregate Item 6. Premium: \$ 967.00 Item 7. Retroactive Date (if applicable): 04/03/2003 Item 8. Forms, Notices and Endorsements attached: D42100 (03/15) D42300 CA (10/13) IL7324 (07/21) D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17) Keepy a trapmon D42414 (08/19) Authorized Representative

D42101 (03/15) Page I of I

#### License

Borrower: Redwood Holdings LLC	File No.: 34758622		
Property Address: 794 Fano Ln	Case No.: 55605		
City: Sonoma	State: CA	Zip: 95476	

Lender: Wedgewood Inc

