File # 2312-07

APPRAISAL OF REAL PROPERTY



LOCATED AT

7015 Newgate Rd West Hills, CA 91307-1818 TRACT NO 26299 LOT 96

FOR

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

OPINION OF VALUE

850,000

AS OF

12/08/2023

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USPAP ADDENDUM 55720 File No. 2312-07

Daniel and a Andreas and	EDWOOD HOLDINGS			
2.1	015 Newgate Rd	County Los Angeles	State CA	Zip Code 91307-1818
· .	est Hills Edgewood Inc	County LUS ANGELES	Oldic CA	Zip 0000 91307-1818
		autica HCDAD according ordina.		
1 '		owing USPAP reporting option:	0.0(=)	
Appraisal Re		This report was prepared in accordance with USPAP Standards Rule 2	* *	
Restricted A	Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2	2-2(b).	
Reasonable Ex	posure Time			
		or the subject property at the market value stated in this report is:	THE REASON	NABLE EXPOSURE TIME IS
30 TO 90 DAYS				
Additional Cert	ifications			
I certify that, to th	he best of my knowledge a	nd belief:		
■ I have NOT p	performed services, as an a	ppraiser or in any other capacity, regarding the property that is the sub	ject of this report v	vithin the
		g acceptance of this assignment.		
☐ LHAVE perfo	ormed services, as an annr	aiser or in another capacity, regarding the property that is the subject o	f this report within	the three-year
		ce of this assignment. Those services are described in the comments l		and an obligation
1	of fact contained in this repo			
		ons are limited only by the reported assumptions and limiting conditions and	d are my personal, in	npartial, and unbiased
1 '	ses, opinions, and conclusion			
	e indicated, I have no present	or prospective interest in the property that is the subject of this report and no	o personal interest w	vith respect to the parties
involved.	ith respect to the property the	it is the subject of this report or the parties involved with this assignment.		
		ontingent upon developing or reporting predetermined results.		
1	-	nent is not contingent upon the development or reporting of a predetermined	value or direction in	value that favors the cause of
the client, the amo	ount of the value opinion, the a	ttainment of a stipulated result, or the occurrence of a subsequent event direct	ctly related to the inte	ended use of this appraisal.
		developed, and this report has been prepared, in conformity with the Uniform	n Standards of Profe	ssional Appraisal Practice that
	ne time this report was prepare			
		rsonal inspection of the property that is the subject of this report. ignificant real property appraisal assistance to the person(s) signing this cerl	tification (if there are	eventions the name of each
	•	raisal assistance is stated elsewhere in this report).	uncauon (ii uiere are	exceptions, the name of each
	3 - 3	, , , , , , , , , , , , , , , , , , ,		
Additional Com	nments			
/ duliional con	monto			
ADDDAISED.	. ^	CHDEDWICODY APPRAI	SED: Jonly 14	equired)
APPRAISER:	$\Lambda = I = I$	SUPERVISORY APPRAI	ISEN. (UIIIY IT F	cyuntu)
	Church I I	Salumo		
Signature:	Marin 1	Signature:		
Name: JOSEPH I	<i>H</i>	Name: Date Signed:		
Date Signed: <u>12/1</u> State Certification #:	0/2023 AR001057	Date Signed: State Certification #:		
or State License #:	AKUU195/	or State License #:		
State: CA		State:		
	rtification or License: 02/12	2/2025 Expiration Date of Certification or	License:	
Effective Date of Appr	raisal: 12/08/2023	Supervisory Appraiser Inspection		
		Did Not Exterior_on	lly from Street	I Interior and Exterior

Exterior-Only Inspection Residential Appraisal Report

55720 File# 2312-07

	t is to provide the lender/					14.40 0. 4.10	subject property.
Property Address 7015 Newgate Rd			City West Hills		State CA	A Zip Cod	e 91307-1818
Borrower REDWOOD HOLDINGS	Owne	er of Public Recor	d ROSE NATALIE 1	RUST	County L	LOS ANGELES	
Legal Description TRACT NO 26299 LOT 96							
Assessor's Parcel # 2028-043-004			Tax Year 2023		R.E. Taxes	,	
Neighborhood Name WEST HILLS Occupant Owner Tenant Vaca	t 0:	:-! ^		529-E-5		ract 1344.21	
		ial Assessments (5 0	PU	D HOA\$ 0	per yea	ar per month
Property Rights Appraised Fee Simple Assignment Type Purchase Transaction		er (describe)	(doporibo)				
	Refinance Transaction						
Lender/Client WEDGEWOOD INC Is the subject property currently offered for sale o			MANHATTAN BEACH I				No
Report data source(s) used, offering price(s), and	-l-1- (-)		AS NOT BEEN LISTEI			103	NO
risport data source(e) deed, enoming priso(e), and	GRIVES I	THE SUBJECT H	AS NOT BEEN LISTEL	J IN THE PAST 12	WONTHS		
I did did not analyze the contract for s	sale for the subject purchase t	transaction, Expla	in the results of the ana	lysis of the contract	for sale or why the an	nalysis was not	
performed.	odio for the odbject parended t	нипоцоноп. Ехріц	in the recalle of the and	lyolo of allo contiduct	Tor baile or writy the arr	iaiyolo wao not	
5							
Contract Price \$ Date of Cont	ract Is th	he property seller	the owner of public rec	ord? Yes	No Data Source	e(s)	
Is there any financial assistance (loan charges, sa	le concessions, gift or downp	payment assistanc	ce, etc.) to be paid by a	ny party on behalf of	f the borrower?		Yes No
If Yes, report the total dollar amount and describe	the items to be paid.						
Note: Race and the racial composition of the r	neighborhood are not appra						
Neighborhood Characteristics			t Housing Trends		One-Unit Housir	ng Pres	sent Land Use %
	Rural Property Values	s Increasin	g X Stable	Declining	PRICE AC		
Built-Up X Over 75% 25-75%	Under 25% Demand/Supply	y Shortage	➤ In Balance	Over Supply	\$ (000) (yr	rs) 2-4 Un	it %
	Slow Marketing Time	e 🗶 Under 3 r	nths 3-6 mths	Over 6 mths	400 Low	5 Multi-F	
Neighborhood Boundaries THE SUBJECT I	S LOCATED NORTH OF SHI	ERMAN WAY S	OUTH OF INGOMAR,	EAST OF		66 Comm	
VALLEY CIR & WEST OF WOODLAKE					1,000 Pred.	25 Other	%
Neighborhood Description The subject is loc	cated in a suburban area. It	is in within 5 mi	les to many diversified	financial, industria	l, service & movie ind	lustry centers.	All services are
located within 2 miles. The subject is located ju	st 4 block from major traffic	artery on Valley	Circle & Sherman way	the subject is 3 n	niles north of the 101	fwy. The subj	ect is 60 to 90
minutes from downtown Los Angeles							
Market Conditions (including support for the above	e conclusions) conv	VENTIONAL FINAN	ICING IS PREDOMINANT	IN THE AREA. DI	EMAND IS BEGINNING	TO WEAKEN A	S INFLATION HAS
BEEN INCREASING, BUT VALUES ARE STILL HOLI	DING STABLE. FUNDS ARE STI	ILL AVAILABLE B	UT SALES ACTIVITY IS	BEGINNING TO DECL	LINE AS INTEREST RAT	TES ARE BEGIN	NING TO
INCREASE. BUYER ARE BEGINNING TO BE MORI		ES TO DECLINE B					
Dimensions 56 X 284.77 X 120.76 X 221.04		25140 sf		ape irregular	Vie	W N;Res;	
Specific Zoning Classification LARE11			RESIDENTIAL SFR	iha)			
Zoning Compliance Legal Legal Nonc	- '	,			Yes No If N	lo, describe	
Is the highest and best use of subject property as	ilihioven (ol as biohosen he	er piaris ariu speci	ilications) the present us	SE!	Tes NO IIIN	io, describe	
Utilities Public Other (describe)							
		Public Other (describe)	Off-site Impro	ovements - Type	Pu	blic Private
, ,			describe)		ovements - Type		blic Private
Electricity \(\)	Water	X _	describe)	Street ASPH	IALT		blic Private
Electricity 🔀 🔲		X D	,	Street ASPH	IALT		
Electricity 🔀 🔲	Water Sanitary Sewer ▼ No FEMA Flood Zone	X D	,	Street ASPH Alley NONE	IALT	<u> </u>	
Electricity	Water Sanitary Sewer ▼ No FEMA Flood Zone for the market area?	X	FEMA Map # 06 No If No, describe	Street ASPH Alley NONE 037C1275F	IALT E FEMA	<u> </u>	09/26/2008
Electricity Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical	Water Sanitary Sewer ▼ No FEMA Flood Zone for the market area? actors (easements, encroachr	x Yes ments, environme	FEMA Map # 06 No If No, describe ntal conditions, land us	Street ASPH Alley NONE 037C1275F es, etc.)?	FEMA	A Map Date (09/26/2008 lescribe
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Exterior-Only Inspection Residential Appraisal Report 55720 File # 2312-07

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		JUDULU		00=46				-400			LL OALL # Z			LL OALL # 0
Address 7015 Newgate Rd					2 Highla				Salisbu	-			Pomelo Dr	
West Hills, CA 9130	7-181	8					07-1824		Hills, C		17-1234		Hills, CA 9130	07-1220
Proximity to Subject	•			0.35 ı	miles SE		١,		miles N\				miles N	۱۵
Sale Price	\$			•		-	\$ 935,000	1.			\$ 869,000			\$ 935,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	510.09	sq.ft.		\$	543.80	sq.ft.		\$	585.11 Sq.ft.	
Data Source(s)				CRML	SMLS#	SR231	82940;DOM 20	CRMI	.SMLS#	SR231	86761;DOM 7	CRML	.SMLS#23152	225 ;DOM 13
Verification Source(s)				REALI	ST#832	2875	529-E-6	PARC	EL Q#7	92790	529-D-5	PARC	EL Q#634270	529-E-5
VALUE ADJUSTMENTS	DE	ESCRIPTI	ION	DE	SCRIPTION	ON	+(-) \$ Adjustment	DE	SCRIPTI	ON	+(-) \$ Adjustment	DE	SCRIPTION	+(-) \$ Adjustment
Sales or Financing				ArmLt	h			ArmL	th			ArmLt	th	
Concessions				Conv:	17400			Conv	0			Conv;	0	
Date of Sale/Time					3;c11/2	3			3;c10/2	3			3;c08/23	
Location	N;Res	·		N;Res				N;Res		_		N;Res		
Leasehold/Fee Simple		imple		FEE	',			FEE	,		•	FEE	·,	0
Site	2514			7393	of.			1177	2 of			1194	E of	0
View														0
Design (Style)	N;Res		01141	N;Res				B;Cty			-25,000			
- , - ,		[RADITION 1987]	UNAL;		RADITIO	JNAL			AID CENT	UKY	U		AID CENTURY	0
Quality of Construction	Q4			Q4				Q4				Q4		
Actual Age	59			52				23			0	59		
Condition	C4	T	I	C3	I I		-75,000		I I			C3	T T	-75,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms. Baths	
Room Count	7	4	3.0	7	4	2.0	+10,000	6	3	2.0	+10,000	7	4 2.0	+10,000
Gross Living Area		1,686	sq.ft.		1,833	sq.ft.	-11,000)	1,598	sq.ft.	+6,600		1,598 Sq.ft.	+6,600
Basement & Finished	0sf			0sf				0sf				0sf		
Rooms Below Grade														
Functional Utility	AVER	AGE		AVER/	AGE			AVER	AGE			AVER	AGE	
Heating/Cooling	FAU/C	CENT		FAU/C	ENT			FAU/0	ENT			FAU/C	ENT	
Energy Efficient Items	NONE			SOLAF	R OWNE	D	-15,000	NONE				NONE		
Garage/Carport	2ga2			2ga2d			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2ga2				2ga2		
Porch/Patio/Deck		PATIO			PATIO			NONE			±5 000		OSED PATIO	-10,000
POOL-SPA	NONE			POOL	TAIIU		-20,000				+3,000	NONE		-10,000
r doc-sr A	NONE	•		1 OOL			-20,000	NONE				NONE		
														
Net Adjustment (Total)					1		¢		1 . 5	K -	\$ -3.400] + 🗶 -	\$ -68-400
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Adjusted Sale Price				Net Ad		11.9 %		Net Ad	•	0.4 %		Net Ac		
of Comparables				Gross		14.0 %				5.4 %	\$ 865,600	Gross	Adj. 10.9 %	\$ 866,600
I 🗶 did 🗌 did not research t	the sale	or trans	fer histo	ry of th	ie subject	t prope	rty and comparable sa	les. If no	t, explain	1				
My research did did id did i	not reve	eal any pi	rior sale	s or tra	nsfers of	the su	bject property for the t	hree yea	rs prior to	o the ef	fective date of this app	raisal.		
Data Couracia)	ST													
Data Source(s) PARCEL QUE		eal any ni	rior sale	s or tra	nsfers of	the co	mparable sales for the	voor pri	or to the	date of	sale of the comparable	sale		
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Fannie Mae Form 2055 March 2005

Page 2 of 6

Exterior-Only Inspection Residential Appraisal Report

55720 File# 2312-0

THE INTENDED USER OF THIS APPRAISAL IS THE LENDER/CLIENT. THE INTENDED USE	R IS TO EVALUATE THE PROPER	TY THAT IS TH	E SUBJECT OF T	HIS APPRAIS <i>i</i>	AL FOR A
MORTGAGE FINANCE TRANSACTION SUBJECT TO THE STATED SCOPE OF WORK, PURP	OSE OF THE APPRAISAL , REPO	RTING REQUIR	EMENTS OF THIS	APPRAISAL I	REPORT
FORM & DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDE	ITIFIED BY THE APPRAISER.				
THE EFFECTIVE AGE IS LOWER THAN THE ACTUAL AGE DUE TO ROUTINE MAINTENAN	PE & HIDVEED DROLONGING THE	ECTIMATED D	EMAINING ECONO	MIC LIEE	
THE EFFECTIVE AGE IS LOWER THAN THE ACTUAL AGE DUE TO ROUTINE MAINTENANT	JE & UFREEF FRULUNGING THE	ESTIMATED N	EMAINING ECONC	JWIIG LIFE.	
The address reported on the appraisal form is according to US Postal Service record	s as required by UAD format. T	he title compa	ny reports the cit	ty or county a	address
and the title report may or may not match to USPS records".					
I have performed no services, as an appraiser or in any other capacity, regarding the	property that is the subject of	this report wit	hin the three-yea	ar period imm	nediately
preceding acceptance of this assignment.					
The overall total size of the site and the utility of the site are significant factors.					
Due to the reduced utility of the subjects site; steep slopes and the "open space" de	sinnation a market hased adjus	stment for the	additional land v	vas not warra	inted
Any perceived benefit due to the larger sites would be offset by the additional prope					
Department.	•				
A "Site" adjustment is NOT warranted based upon the available market data.					
Any adjustment to a Comparable property; positive or negative, is based upon the ov	erall useable area of the site /	utility as comp	ared to the subje	ect.	
The site utility is based upon satellite images on the Assessors web site and Google	Earth imagery.				
	tood color 1 to 100	about the contract of			
The adjustments used were derived through the analysis of available market data, pa	•	the subjects m	arket area.		
All adjustments are market based and supported through the comparable sales utiliz	ea witnin this report.				
Surplus Land: Land that is not currently needed to support the existing improvement	hut cannot be senarated from	the property ar	nd sold off Surni	us land does	not have
an independent highest and best use and may or may not contribute value to the im		the property un	ooiu oiii ouipi	<u> </u>	not nato
THE COST OF BRUSH FIRE CLEARANCE IS ALSO A FACTOR IT CAN RUN \$2000 TO \$5	000 PER YEAR				
COST APPROACH TO VALU	E (not required by Fannie Mae)				
	E (not required by Fannie Mae)				
COST APPROACH TO VALU Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est	ns.	st factors deriv	ed from Marshall	I-Swift.	AGE
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Exterior-Only Inspection Residential Appraisal Report File # 2312-0

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

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

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

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

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

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

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

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

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

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

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Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 55720

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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Exterior-Only Inspection Residential Appraisal Report 55720 File # 2312-07

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

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

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

APPRAISER A P R	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature () () () () () () () () () (Signature
Name Joseph / BALDINO	Name
Company Name REAL ESTATE APPRAISER	Company Name
Company Address 3101 MESA VERDE DR	Company Address
BURBANK, CA 91504	
Telephone Number (818) 768-6147	Telephone Number
Email Address <u>Joeappraiser11@aol.com</u>	Email Address
Date of Signature and Report 12/10/2023	Date of Signature
Effective Date of Appraisal 12/08/2023	State Certification #
State Certification # AR001957	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State <u>ca</u>	
Expiration Date of Certification or License <u>02/12/2025</u>	SUBJECT PROPERTY
	☐ Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property Did inspect exterior of subject property from street
7015 Newgate Rd	Date of Inspection
West Hills, CA 91307-1818	Date of inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 850,000	0017171717170170
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name <u>wedgewood inc</u>	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach BL, Suite 100, REDONDO	Date of Inspection
BEACH, CA 90276	
Email Address	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

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Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File # 2312-07

FEATURE	SUBJECT	COMPARAE	BLE SALE # 4	COMF	PARABI	E SALE # 5		COM	PARABL	E SALE # 6
Address 7015 Newgate Rd		24054 Highlander	Rd	7036 Middles	sbury F	lidge Cir				-
West Hills, CA 9130	7-1818	West Hills, CA 913		West Hills, C	-	-				
Proximity to Subject		0.15 miles SW		0.25 miles NE						
Sale Price	\$	OTTO IMITED OU	\$ 855,000			\$ 700,000				\$
Sale Price/Gross Liv. Area		t. \$ 535.04 sq.ff	/	\$ 437.50	sa.ft.	100,000	\$		sq.ft.	<u>. </u>
Data Source(s)	,	CRMLSMLS#SR23	•			45354 ;DOM 1	_		- 4	
Verification Source(s)		PARCEL Q#63427		PARCEL Q#5						
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTI		+(-) \$ Adjustment	DE	SCRIPT	ION	+(-) \$ Adjustment
Sales or Financing	DESCRIPTION		T(-) \$ Aujustilient		ION	T(-) \$ Aujustilient	DL	JUNIF I	ION	T(-) \$ Aujustinent
=		ArmLth		ArmLth						
Concessions		Conv;0		Cash;0						
Date of Sale/Time		s04/23;c03/23		s08/23;c08/2	3					
Location	N;Res;	N;Res;		N;Res;						
Leasehold/Fee Simple	Fee Simple	FEE	0	FEE		0				
Site	25140 sf	8342 sf	0	23862 sf		0				
View	N;Res;	N;Res;		N;Res;						
Design (Style)	DT2;TRADITIONA	; DT1;TRADITIONAL	0	DT1;TRADITIO	ONAL	0				
Quality of Construction	Q4	Q4		Q4						
Actual Age	59	59		59						
Condition	C4	C4		C5		+75,000				
Above Grade	Total Bdrms. Bath	Total Bdrms. Baths	:	Total Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	7 4 3.0	6 3 2.0	+10,000	6 3	2.0	0				
Gross Living Area	1,686 Sq.				sq.ft.	+6,500			sq.ft.	
Basement & Finished	Osf	Osf	1 0,000	Osf		,,,,,			- 1	
Rooms Below Grade	USI	USI		031						
Functional Utility										
·	AVERAGE	AVERAGE		AVERAGE						
Heating/Cooling	FAU/CENT	FAU/CENT		FAU/CENT						
Energy Efficient Items	NONE	NONE		NONE						
Garage/Carport	2ga2dw	2ga2dw		2gd2dw		0				
Porch/Patio/Deck	OPEN PATIO	OPEN PATIO		NONE		+5,000				
POOL-SPA	NONE	POOL	-20,000	NONE						
Net Adjustment (Total)		_ + 🗶 -	\$ -3,400		-	\$ 86,500] + [\$
Adjusted Sale Price		Net Adj. 0.4 %	6	Net Adj.	12.4 %		Net Ac	lj.	%	
of Comparables		Gross Adj. 4.3 %	\$ 851,600	Gross Adj.	12.4 %	\$ 786,500	Gross	Adj.	%	\$
Report the results of the research a	and analysis of the pi	or sale or transfer histor	ry of the subject property	and comparable	e sales).	
ITEM		SUBJECT	COMPARABLE SA	LE # 4	C	OMPARABLE SALE # ;	 5	C	OMPAR	ABLE SALE # 6
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	PARCEL QUE	ST T	PARCEL QUEST		PARCE	L QUEST				
Effective Date of Data Source(s)	12/08/2023	<u> </u>	12/08/2023		12/08/					
Analysis of prior sale or transfer his		ronerty and comparable				RANSFERRED IN TH	E DAGI	. 36 MC	NTU T	HE COMPARARIES
HAVE TRANSFERRED AS STATE			1112	OODOLOT HAD	,			00 1110	,,,,,,,,,,,,	III OOMI AMADELO
HAVE THANSFERRED AS STATE	ABOVE.									
Analysis/Comments sale#4	CMALLED THAN	UE CUD IFOT HAC DO	OL FEWER BATHE	ALF#F CMALL	LED TU	AN THE CUDIECT IS	CCED (CONDIT	ION T	We call was
-		-	OOL FEWER BATHS S	ALE#3 SWALI	LEK IN	AN THE SUBJECT LE	33EH	CONDII	IUN, I	HIS SALE WAS
REMODELED LIKE NEW & IS NO	UW BACK UN THE	WAKKEI FUK \$1,295,	,000							
		D F.IND NO 041 F0 W								
ALL LOTS HAVE EQUAL USEABI	LE AREA I GUU	N LIND NO SALES MI	TH 3 BATHS. SEE CM	А						

Market Conditions Addendum to the Appraisal Report

55720

File No. 2312-07

The purpose of this addendum is to provide the lender/cl				provatoric iii alio o	ibjoot			
neighborhood. This is a required addendum for all appraid Property Address 7015 Newgate Rd	isal reports with an effectiv	e date on or after April 1, 2 City West Hills	009.	State CA	71	IP Code 913 0	. 7 4 0	10
Property Address 7015 Newgate Rd Borrower REDWOOD HOLDINGS		Oity West Hills		Olalo CA	LI	0000 9130	J/-18	18
Instructions: The appraiser must use the information req	quired on this form as the b	pasis for his/her conclusion	s, and must provide suppor	t for those conclu	sions,	regarding		
housing trends and overall market conditions as reported	d in the Neighborhood secti	ion of the appraisal report f	orm. The appraiser must fill	in all the informa	ion to	the extent		
it is available and reliable and must provide analysis as it								
explanation. It is recognized that not all data sources will								
in the analysis. If data sources provide the required infor	-		•	-	-			
average. Sales and listings must be properties that comp subject property. The appraiser must explain any anomal				sed by a prospect	ve buy	yer of the		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		٥١	verall Trend		
Total # of Comparable Sales (Settled)	10	2	4	X Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	1.67	0.67	1.33	★ Increasing		Stable		Declining
Total # of Comparable Active Listings	0	0	2	Declining		Stable	X	ncreasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A	1.5	Declining			X	ncreasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			verall Trend		
Median Comparable Sale Price	945,000	825,000	935000	Increasing	_	Stable		Declining
Median Comparable Sales Days on Market	19	10	13	Declining		Stable	1	ncreasing
Median Comparable List Price Median Comparable Listings Days on Market	N/A	N/A	1,122,000	Increasing Declining	ዙ	Stable Stable		Declining ncreasing
Median Sale Price as % of List Price	N/A 103.4	N/A 98.8	36 103.4	Increasing		Stable	=	Declining
Seller-(developer, builder, etc.)paid financial assistance p			103.4	Declining	_	Stable		ncreasing
Explain in detail the seller concessions trends for the pas			3% to 5%, increasing use of		_			
fees, options, etc.). Concessions have been							HAN	ANY
CONCESSIONS. CONCESSIONS ARE MORE PREVA	LENT IN THE LOWER VA	LUE RANGES.						
Are foreclosure sales (REO sales) a factor in the market?			ing the trends in listings and	d sales of foreclos	ed pro	perties).		
FORECLOSURE & REO SALES ARE NOT A FACTOR	IN THE MARKET AT THI	IS TIME.						
Cite data sources for above information.	-CI AW							
Cite data sources for above information.	-CLAW							
Cite data sources for above information. CRMLS	-CLAW							
Summarize the above information as support for your co	onclusions in the Neighborh					n, such as		
	onclusions in the Neighborh					n, such as		
Summarize the above information as support for your co	onclusions in the Neighborh wn listings, to formulate you	ur conclusions, provide bot	h an explanation and suppo	rt for your conclu	sions.		LE TF	REND IN
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Appraiser Independence Certification

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

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.

 Licertify that there have been no sanctions against me for any reason that would impair my ability.

	p perform appraisals pursuant to the required guidelines.
or any compai to influ	that no employee, director, officer, or agent of
	r assert that <u>Clear Capital</u> has never participated in any of the g prohibited behavior in our business relationship:
1)	Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
2)	Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
3)	Expressly or impliedly promising future business, promotions, or increased compensation for myself;
4)	Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
5)	Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
6)	Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
7)	Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
8)	Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

aush P Balchia		
- Marie - Mari	12/10/2023	
Signature	Date	
JOSEPH P BALDINO	AR001957	
Appraiser's Name	State License or Certification #	
IFA	02/12/2025	CA
State Title or Designation	Expiration Date of License or Certification	State
7015 Newgate Rd, West Hills, CA 91307-1818		
Address of Property Appraised		

05/13

Supplemental Addendum

File No. **2312-07**

Borrower	REDWOOD HOLDINGS			
Property Address	7015 Newgate Rd			
City	West Hills	County Los Angeles	State CA	Zip Code 91307-1818
Lender/Client	WEDGEWOOD INC			

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

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

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

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

EXPOSURE TIME FOR THE SUBJECT IS 1 TO 3 MONTHS. EXPOSURE TIME IS THE LENGTH OF TIME THE PROPERTY INTERESTS BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT THE VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL. IT IS A RETROSPECTIVE ANALYSIS BASED ON AN ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE & OPEN MARKET. EXPOSURE TIME IS ALWAYS PRESUMED TO OCCUR PRIOR TO EFFECTIVE DATE OF THE APPRAISAL.

THE APPRAISER'S OFFICE IS WITHIN 20 MILES OF THE SUBJECT PROPERTY. IN THE PAST 5 YEARS I HAVE COMPLETED 10 TO 15 APPRAISALS A YEAR IN THIS AREA. I HAVE ACCESS TO CLAW MLS & CRMLS THE 2 DOMINANT MLS SERVICES IN THE AREA. I LIVE IN THE SUBJECT COUNTY & HAVE PERFORMED APPRAISALS IN THE ARE FOR OVER 45 YEARS. HIGHEST & BEST USE WAS DETERMINED AS IMPROVED BASED ON ITS CURRENT USE BEING LEGALLY PERMISSIBLE. PHYSICALLY POSSIBLE FINANCIALLY FEASIBLE & MOST PROFITABLE

RELATIONSHIP TO PREDOMINANT VALUE HAS NO RELATION TO MARKETABILITY. THE MOST IMPORTANT FACTOR IS THE CONDITION & THEN SIZE OF THE PROPERTY NO MATTER HOW DIFFERENT IT IS FROM THE PREDOMINANT. ALL SALES ARE WITHIN THE NEIGHBORHOOD BOUNDARIES & SOME SALES ARE FOUND ACROSS MAJOR ROADWAYS & THEY ARE STILL CONSIDERED IN THE SAME AREA

FEATURES NOT ON THE GRID LIKE THE FIREPLACE ,FRONT PORCH & OUTDOOR BBQ ARE NOT SIGNIFICANT ENOUGH TO BE ON THE GRID & DO NOT REQUIRE AN ADJUSTMENT THOSE ITEMS ARE NOT ALWAYS REPORTED SO THERE IS NO WAY TO KNOW IF THE COMPARABLES HAVE SUCH ITEMS

Subject Photos

Borrower	REDWOOD HOLDINGS				
Property Address	7015 Newgate Rd				
City	West Hills	County Los Angeles	State	CA	Zip Code 91307-1818
Lender/Client	WEDGEWOOD INC				



Subject Front

7015 Newgate Rd

Sales Price

 Gross Living Area
 1,686

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 3.0

 Location
 N;Res;

 View
 N;Res;

 Site
 25140 sf

 Quality
 Q4

 Age
 59



Subject Rear



Subject Street

Comparable Photos #1-3

Borrower	REDWOOD HOLDINGS			
Property Address	7015 Newgate Rd			
City	West Hills	County Los Angeles	State CA	Zip Code 91307-1818
Lender/Client	WEDGEWOOD INC			



Comparable 1

23712 Highlander Rd

Prox. to Subject 0.35 miles SE Sales Price 935,000 Gross Living Area 1,833 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 7393 sf Quality Q4 Age 52



Comparable 2

7128 Salisbury Rd

Prox. to Subject 0.30 miles NW Sales Price 869,000 Gross Living Area 1,598 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View B;CtySky; Site 11772 sf Quality Q4 Age 23



Comparable 3

7147 Pomelo Dr

Prox. to Subject 0.23 miles N Sales Price 935,000 Gross Living Area 1,598 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 11945 sf Quality Q4 Age 59

Comparable Photo Page

Borrower	REDWOOD HOLDINGS			
Property Address	7015 Newgate Rd			
City	West Hills	County Los Angeles	State CA	Zip Code 91307-1818
Lender/Client	WEDGEWOOD INC			



Comparable 4

24054 Highlander Rd

Prox. to Subject 0.15 miles SW Sales Price 855,000 Gross Living Area 1,598 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 8342 sf Quality Q4 Age 59



Comparable 5

7036 Middlesbury Ridge Cir

Prox. to Subject 0.25 miles NE Sales Price 700,000 Gross Living Area 1,600 Total Rooms 6 Total Bedrooms **Total Bathrooms** 2.0 Location N;Res; View N;Res; Site 23862 sf Quality Q4 Age 59

Comparable 6

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

55720 File No. **2312-07**

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q-

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

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.

Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Α	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk AdjPwr	Adjacent to Park	Location
ArmLth	Adjacent to Power Lines Arms Length Sale	Location Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash Commercial Influence	Sale or Financing Concessions Location
Comm	Conventional	Sale or Financing Concessions
Ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway Series Pete	Garage/Carport
e Fototo	Expiration Date	Date of Sale/Time
Estate FHA	Estate Sale Federal Housing Authority	Sale or Financing Concessions Sale or Financing Concessions
	Garage	Garage/Carport
g ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR Mtn	Mid-rise Mountain View	Design (Style) View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res RH	Residential USDA - Rural Housing	Location & View Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
Woods	Walk Out Basement	Basement & Finished Rooms Below Grade View
Woods Wtr	Woods View Water View	View
WtrFr	Water Frontage	Location
Wu	Walk Up Basement	Basement & Finished Rooms Below Grade
- · · ·		

AERIAL PHOTO

Borrower	REDWOOD HOLDINGS			
Property Address	7015 Newgate Rd			
City	West Hills	County Los angeles	State CA	Zip Code 91307-1818
Lender/Client	WEDGEWOOD INC			



Location Map

Borrower	REDWOOD HOLDINGS			
Property Address	7015 Newgate Rd			
City	West Hills	County Los angeles	State CA	Zip Code 91307-1818
Lender/Client	WEDGEWOOD INC			





BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE

Business, Consumer Services & Housing Agency

Joseph P. Baldino

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

"Certified Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and

Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER:

AR 001957

Effective Date:
Date Expires:

February 13, 2023 February 12, 2025

Loretta Dillon, Deputy Bureau Chief, BREA





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

DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY

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

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

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

Item

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

PUBLIC RECORDS

12/7/23, 4:30 PM Property Detail Printout



County Last Updated: 11/21/2023

Property Location

91307-Address: 7015 NEWGATE RD City: WEST HILLS Zip: 1818

Use Code: Single Family Residence County: Los Angeles APN#: 2028-043-004

Tract: 26299 Census Tract: 1344.21 Zone: LARE11

Legal Desc: TRACT NO 26299 LOT 96 Map Page/Grid: 529/ E5

Total Assessed Value: 474,631 Tax Amount: 6,158.20 Tax Year / Assessor Year: 2023 / 2023 Percent Improvement: 0.33

Current Owner Information

Current Owner: ROSE NATALIE TRUST Owner Address: 3474 NW RAINIER LOOP

City, State, Zip: FLAGSTAFF, AZ, 86004-1750 Owner Occupied: No

Last Transaction: 05/22/2012 Deed Type: deed of trust Amount: 143,600 Document: 0000756706

Last Sale Information

Transferred From: MUELLER, KENNETH A Seller Address:

Prior Recording / Sale Date: 12/02/1993 / Recording / Sale Date: 06/03/1999 /

Most Recent Sale Price: 315,000 Prior Sale Price: 225,000 Document Number: 0001005814 Prior Document No.: 0002366284

Lender Information

Lender: TRICOR MORTGAGE LENDING I Full/Partial: F

Loan Amount / 2nd Trust 220,000 /

Loan Type: conventional fix

Physical Information

Lot Size Sqft / 25,130 / Building Area: 1,686 # of Bedrooms: 4 Acreage: 0.58

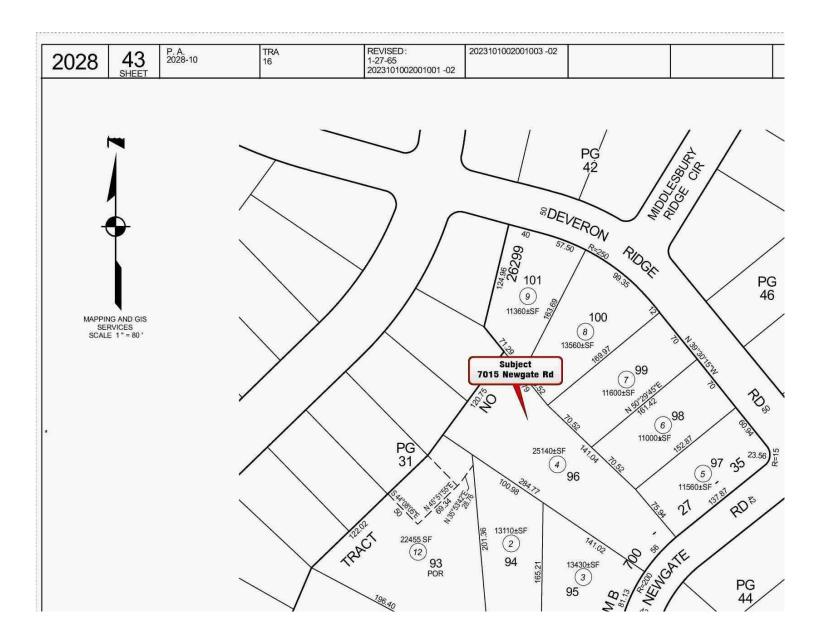
Additional: 0 # of Bathrooms: 3.00 Year Built / Effective: 1964 / 0 Garage: 0 # of Stories: 2 Heating: Central Total Rooms: 10 First Floor: 0 Cooling:

of Units: 0 Second Floor: 0 Roof Type: Third Floor: 0 Garage/Carport: Garage Construction/Quality: / 0 Basement Finished: 0 Fireplaces: 0 Building Shape: Basement Unfinished: 0 Pool/Spa: View:

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https://www.parcelquestappraise.com/Search/Property_Detail_Report.aspx?PID=30641364&FIPS=06037

PLAT MAP



CMA - Page 1

				Br/Ba Sq	ft	LSqft	List I	Price	Sold Price	\$/Sq	ft SP/LP%
Total Listings: 18 Total on Market: 1 Sold/Exp Ratio: 0.00		Maximum: Minimum: Average: Median:		4/2 1,86 3/2 1,57 3/2 1,63 3/2 1,60		23,862 7,370 11,932 10,170	\$1,295,000 \$700,000 \$950,207 \$939,000		\$1,100,000 \$700,000 \$940,166 \$937,825	\$437.5 \$587.0	50 06
Active											
Address	City	YrBuilt	Sale Type	List Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
24013 Highlander RD	WEH	1963	STD	10/20/2023	4	2	48/48	1,618	9,166	\$586.53	\$949,00
				Maximum	: 4/	2	48	1,618	9,166	\$586.53	\$949,00
				Minimum:	4	2	48	1,618	9,166	\$586.53	\$949,00
				Average: Median:	4	2	48 48	1,618 1,618	9,166 9,166	\$586.53 \$586.53	\$949,00 \$949,00
Active Under Contract Address	City	YrBuilt	Sale Type	Contract Date	Br	Bath	сром	Sqft	LSqft	\$/Sqft	Pric
7036 Middlesbury Ridge C	WEH	1964	STD	11/26/2023	3	2	23/23	1,600	23,862	\$809.38	\$1,295,00
,				N 2		C-870		10	8	Al-	N D N
				Maximum Minimum:	2.5	2	23 23	1,600 1,600	23,862 23,862	\$809.38 \$809.38	\$1,295,00 \$1,295,00
				Average:	3	2	23	1,600	23,862	\$809.38	\$1,295,00
				Median:	3	2	23	1,600	23,862	\$809.38	\$1,295,00
Closed											
Address	City	YrBui l t	Sale Type	COE Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
7036 Middlesbury Ridge C	WEH	1964	STD	08/04/2023	3	2	0/0	1,600	23,862	\$437.50	\$700,00
24054 Highlander RD	WEH	1964	STD	04/06/2023	3	2	43/43	1,598	8,342	\$535.04	\$855,00
7128 Salisbury RD	WEH	1964		11/16/2023	3	2	7/7	1,598	11,772	\$541.30	\$865,00
24143 Hartland ST	WEH	1960	STD	01/26/2023	3	2	53/53	1,570	7,720	\$550.96	\$865,00
24101 Hartland ST	WEH	1960	STD	03/21/2023	3	2	82/82	1,570	7,370	\$559.24	\$878,00
24273 Highlander RD	WEH	1962	STD	02/21/2023	3	2	39/39	1,600	9,315	\$561.88	\$899,00
7147 Pomelo DR	WEH	1964	STD	09/21/2023	4	2	13/13	1,598	11,945	\$585.11	\$935,00
	WEH	1971	STD	12/01/2023	4	2	20/20	1,833	7,393	\$510.09	\$935,00
23712 Highlander RD		1060	STD	05/19/2023	3	2	10/10	1,570	7,473	\$599.14	\$940,65
23712 Highlander RD 24013 Hartland ST	WEH	1960	0,0			-	27/27	1,618	11,025	\$587.14	\$950,00
	WEH WEH	1961	STD	12/19/2022	3	2					\$950,00
24013 Hartland ST					3	2	20/20	1,570	7,421	\$605.10	\$930,00
24013 Hartland ST 7124 Helmsdale RD	WEH	1961	STD	12/19/2022				1,570 1,613	7,421 11,607	\$605.10 \$601.36	
24013 Hartland ST 7124 Helmsdale RD 23907 Hartland ST	WEH WEH	1961 1960	STD STD	12/19/2022 06/09/2023 03/31/2023 04/11/2023	3	2	20/20				\$970,00
24013 Hartland ST 7124 Helmsdale RD 23907 Hartland ST 7000 Newgate RD	WEH WEH	1961 1960 1964	STD STD STD	12/19/2022 06/09/2023 03/31/2023	3	2 2	20/20 4/4	1,613	11,607	\$601.36	\$970,00 \$1,035,00
24013 Hartland ST 7124 Helmsdale RD 23907 Hartland ST 7000 Newgate RD 7165 Rockridge TE	WEH WEH WEH	1961 1960 1964 1964	STD STD STD	12/19/2022 06/09/2023 03/31/2023 04/11/2023	3 3 4	2 2 2	20/20 4/4 10/10	1,613 1,598	11,607 13,508	\$601.36 \$647.68	\$970,00 \$1,035,00 \$1,075,00
24013 Hartland ST 7124 Helmsdale RD 23907 Hartland ST 7000 Newgate RD 7165 Rockridge TE 24201 Saint Edens CR	WEH WEH WEH WEH	1961 1960 1964 1964 1962	STD STD STD STD STD	12/19/2022 06/09/2023 03/31/2023 04/11/2023 05/08/2023	3 4 4	2 2 2 2	20/20 4/4 10/10 5/5	1,613 1,598 1,866	11,607 13,508 8,811	\$601.36 \$647.68 \$576.10	\$970,00 \$1,035,00 \$1,075,00 \$1,090,00
24013 Hartland ST 7124 Helmsdale RD 23907 Hartland ST 7000 Newgate RD 7165 Rockridge TE 24201 Saint Edens CR 7179 Rivol RD	WEH WEH WEH WEH WEH	1961 1960 1964 1964 1962 1962	STD STD STD STD STD STD	12/19/2022 06/09/2023 03/31/2023 04/11/2023 05/08/2023 11/03/2023 12/15/2022 Maximum	3 3 4 4 3 3	2 2 2 2 2 2 2	20/20 4/4 10/10 5/5 12/12 11/11	1,613 1,598 1,866 1,860 1,600	11,607 13,508 8,811 23,029 11,146	\$601.36 \$647.68 \$576.10 \$586.02 \$687.50	\$970,00 \$1,035,00 \$1,075,00 \$1,090,00 \$1,100,00
24013 Hartland ST 7124 Helmsdale RD 23907 Hartland ST 7000 Newgate RD 7165 Rockridge TE 24201 Saint Edens CR 7179 Rivol RD	WEH WEH WEH WEH WEH	1961 1960 1964 1964 1962 1962	STD STD STD STD STD STD	12/19/2022 06/09/2023 03/31/2023 04/11/2023 05/08/2023 11/03/2023 12/15/2022	3 3 4 4 3 3	2 2 2 2 2 2	20/20 4/4 10/10 5/5 12/12 11/11	1,613 1,598 1,866 1,860 1,600	11,607 13,508 8,811 23,029 11,146	\$601.36 \$647.68 \$576.10 \$586.02 \$687.50	\$970,000 \$1,035,000 \$1,075,000 \$1,090,000 \$1,100,000 \$700,000 \$940,166

Residential Quick CMA Page 1 of 2

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