APPRAISAL OF



LOCATED AT:

5471 Cherrylee Ln Yorba Linda, CA 92886

FOR:

Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

BORROWER:

Redwood Holdings LLC

AS OF:

November 9, 2023

BY:

Tamra Miller

Clear Capital Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

File Number: Ext5471Cherrylee

In accordance with your request, I have appraised the real property at:

5471 Cherrylee Ln Yorba Linda, CA 92886

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of November 9, 2023

is:

\$1,285,000 One Million Two Hundred Eighty-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Tomro Millor

$\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textit{File No. Ext5471Cherrylee}$

TI	ne purpose	e of this	summ	ary appraisal r	report is t	o provide th	he lender/c	lient with an a	accurate, a	nd adequa	tely sup	ported	, opinion of the	market v	alue of the	subject pro	operty.
	Property A	Address	5471	Cherrylee L	n.				City Yor	ba Linda	ı		S	ate CA	Zip Code	92886	
	Borrower	Redw	ood H	loldings LLC	2		Owner	of Public Recor	d Stacy	L Minnis			С	ounty Ora	ange		
	Legal Des	cription	YORE	BA LINDA T	R LOT	3 BLK 21	POR O	F LOT TR	860								
				3-281-15					Tax Year	2022			R	.E. Taxes S	8,862		
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SUBJECT						7,			э О				TOD HOAS	<u>'</u>	per y	eaipe	er month
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	Assignme			urchase Transac	tion	Refinance T		X Other (des									
				ood Inc), Redondo			' 8	
	Is the subj	ject prop	erty curr	ently offered for	sale or has	s it been offer	red for sale ir	n the twelve mo	nths prior to	the effective	date of	this appr	raisal?	Yes X	No		
	Report dat	ta source	e(s) use	d, offering price(s), and date	e(s). Soul	rce: CRN	/ILS/Public	Records								
	I did	l di	d not an	alyze the contrac	ct for sale fo	or the subject	t purchase tr	ransaction. Expl	ain the resul	ts of the ana	lysis of t	he contr	act for sale or wh	y the analy	sis was not	performed.	
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R	Contract P				te of Contra		10. 1	Is the property					JYes □ No	Data Sou	$\overline{}$		
ON								payment assista	nce, etc.) to	be paid by a	iny party	on beha	alf of the borrower	?	JYes □	No	
Ö	If Yes, rep	ort the to	otal dolla	ar amount and de	escribe the	items to be p	oaid.										
	Note: Rac	ce and tl	ne racia	l composition o	of the neig	hborhood a	re not appra	aisal factors.									
				od Characterist					Housing Tre	ends			One-Unit Ho	using	Pres	ent Land Use	e %
	Location	Urba		X Suburban	Rural	Pron	erty Values	X Increasing		table	Declin	ina	PRICE	AGE	One-Unit		85 %
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BO				orpe Ave, w			Blvd and	east of Ric	ntield Ro	d			1,285 Pred	. 54	Other		%
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NEI																	
	Market Co	nditions	(includir	ng support for the	e above co	nclusions)	See Atta	ched Adde	ndum								
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	Specific Zo				iat iviap)			cription Singl	e Family			ш		VICW I	1,1100,		
	Zoning Co					onforming (Gr		d Use) Use	o Zoning	Illegal	(describe	2)					
	Is the high	est and	hest use	of the subject n													
			bost use	or the subject p	roperty as	improved (or	as proposed	d per plans and	specification	ns) the prese	ent use?	X	Yes No	If No, de	scribe		
				or the subject p	roperty as	improved (or	as proposed	d per plans and	specification	ns) the prese	ent use?	X	Yes No	If No, de	scribe		
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$\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textit{File No. Ext5471Cherrylee}$

There are 13 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 799,000 to \$ 2,700,000 . There are 67 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 690,000 to \$ 2,730,000 .											
						Τ.		690,000			
FEATURE		SUBJECT			E SALE NO. 1		COMPARABLE S			OMPARABLE	
5471 Cherrylee Ln		2000		Buena V		1	Cherrylee Lr		1	Fernglen	
Address Yorba Linda	i, CA 9	2886		_inda, C/	4 92886		Linda, CA 9	92886		_inda, CA	92886
Proximity to Subject	•		0.60 M	iles SW	\$ 1,220,000		niles SE	4 400 000	1.40 mi		4.055.000
Sale Price	\$	0.00 sq. ft.	f \$ 1.016.67.cg.ft				\$	1,400,000			1,255,000
Sale Price/Gross Liv. Area	\$ 0.00 Sq. II.				0040 DOM 400		5.81 sq. ft.	140C-DOM 40	\$ 721.26 sq. ft. CRMLS#PW23176962;		70000-DOM 5
Data Source(s)					9910;DOM 103			196;DOM 48			
Verification Source(s)	DESCRIPTION			3754/Re			352747/Rea			64160/Re	
VALUE ADJUSTMENTS	DE	SCRIPTION			+(-) \$ Adjustment	ArmLth		+(-) \$ Adjustment	ArmLth	RIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			Conv;0		_	1		
Concessions Date of Sale/Time			Cash;0 s03/23;				2;c10/22		Conv;0 s10/23;		0
Location	N:Ear	uestrainTrl;	A;BsyR				estrainTrl;	30,400	N;Res;	009/23	0
Leasehold/Fee Simple	Fee S		Fee Sir		13,000	Fee Si			Fee Sir	mnlo	0
Site	15300		12547	_		23100		-70,200		•	55,000
View	N;Res		N;Res;	51	- 0	N;Res;		-70,200	N;Res;		33,000
Design (Style)	DT1;F	,	DT1;Ra	anch			, raditional	0	DT1;Ra	anch	
Quality of Construction	Q4	Varion	Q4	al ICI I		Q4	iaditional	0	Q4	al ICI I	
Actual Age	62		67		0	59		0	53		0
Condition	C3		C2		-35,000			0	C3		
Above Grade	Total Bdr	rms. Baths	Total Bdrms	s. Baths	00,000		ns. Baths		Total Bdrms	s. Baths	
Room Count		1 2.0	7 3	2.0		8 4		-18,000	8 4	2.0	
Gross Living Area		1,745 sq. ft.		1,200 sq.	ft. 45,800		2,565 sq. ft.	-68,900		1,740 sq. f	i. 0
Basement & Finished	0sf	, . 	0sf	, = 5 04.	10,000	0sf	, - 2 = 541 · tt	23,000	0sf	, 54.1	
Rooms Below Grade			1								
Functional Utility	Avera	ige	Averag	e		Averag	ge		Averag	e	
Heating/Cooling	FWA/		FWA/C			FWA/C			FWA/C		
Energy Efficient Items	None		None			None			None		
Garage/Carport	2ga2c	dw	2gd2dv	V	0	2ga2d	w		3ga3dv	V	-5,000
Porch/Patio/Deck	Patio/		Patio/D			Patio/E			Patio/D		-,
Private Street	1	e Street	Public S		0	Private			Public S		0
WrkShp	None		None			None			None		
Pool	None		None			None			Pool		-20,000
Net Adjustment (Total)			X +		\$ 58,740	+	X - \$	106,700	X +	<u></u> - \$	30,000
Adjusted Sale Price			Net Adj.	4.8%		Net Adj.	-7.6%	-	Net Adj.	2.4%	
			l	40.00		1 '					
of Comparables Gross Adj. 10.6% \$ 1,278,740 Gross Adj. 14.8% \$ 1,293,300 Gross Adj. 6.4% \$ 1,285,000											
	search the	e sale or transfer h			\$ 1,278,740 perty and comparable s			1,293,300	Gross Adj.	6.4% \$	1,285,000
	search the	e sale or transfer h						1,293,300	Gross Adj.	6.4% \$	1,285,000
I X did did not res			istory of the	subject prop	perty and comparable s	sales. If not,	, explain			6.4% \$	1,285,000
I X did did not res	did not r		istory of the	subject prop		sales. If not,	, explain			6.4% \$	1,285,000
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Exterior-Only Inspection Residential Appraisal Report

File No. Ext5471Cherrylee

The Intended User of this appraisal report is the Lender/Client. The appraisal for a mortgage finance transaction, subject to the stated this appraisal report form, and Definition of Market Value. No additicular Clarification of Intended Use and Intended User:	Scope of Work, purpose of the appraisal, reporting requirements of
ClearCapital.com, Inc. California AMC Registration/License # 1256 Fee Disclosure: The appraiser received \$215 fee (minus \$15 technology)	ology fee applied) for this assignment.
The appraiser is signing the report using the corporate address of t The appraiser is located within 22 miles from the property and has	
	currently known. The impact of this outbreak also can vary from ecific market conditions within the appraisal to better inform the
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	E (not required by Fannie Mae)
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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).

- 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 seg., 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) Signature < Signature_ Name Tamra Miller Company Name Appraisal Services Company Name Company Address 2615 Bonnie Brae Ave Company Address Claremont, CA 91711 Telephone Number _ Telephone Number <u>949-433-4924</u> Email Address Email Address tmillerappraisal@gmail.com Date of Signature and Report 11/09/2023 Date of Signature State Certification # _ Effective Date of Appraisal 11/09/2023 State Certification # AR033837 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State CA Expiration Date of Certification or License 04/27/2024 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY Did not inspect exterior subject property 5471 Cherrylee Ln Yorba Linda, CA 92886 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,285,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital 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. Ext5471Cherrylee

FEATURE	SUBJECT		COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5				5361 Mountain View Ave							
5471 Cherrylee Ln				5801 Stradella Rd Yorba Linda, CA 92886			5132 Wendover Rd Yorba Linda, CA 92886										
Address Yorba Linda	a, CA 92886		a, CA 92886		Yorba I	Linda, (CAS	92886	Yorba	Lir	nda, C	A 92886	Yo	rba	Linda,	, CA 9	92886
Proximity to Subject				0.60 miles SE		0.71 miles NE				0.10 miles NW							
Sale Price	\$					\$	1,250,000	\$ 1,300,000			\$			1,549,000			
Sale Price/Gross Liv. Area	\$		0.00 sq. ft.	\$ 567.	41 sa ft		, ,	\$ 514	\$ 514.04 sq. ft.				72	8.60 sq.	ft		
Data Source(s)				CRMLS #PW23137097;DOM 9													
Verification Source(s)	. ,			Doc #212635/Realist			Doc #Not Found/Realist				Active						
VALUE ADJUSTMENTS	DE	CCL	DIDTION	DOC #212635/R DESCRIPTION						IPTION		+		SCRIPTIC	M	() © A ditt	
	NTS DESCRIPTION		IPTION							IPTION	+(-) \$ Adjustment	_			JIN	+(-) \$ Adjustment	
Sale or Financing				ArmLth			40.000	ArmLt				Lis	unç	g			
Concessions			VA;100			-10,000				0	+						
Date of Sale/Time			s08/23				s11/2			0	_				-15,490		
Location			trainTrl;	N;Res;			0	A;Bsy			15,000			<u> </u>		0	
Leasehold/Fee Simple	Fee S	im	ple	Fee Sir	mple			Fee S	imp	ole		Fee	e S	Simple			
Site	15300) sf		11248	sf		36,500	11784	sf		31,600	170	025	5 sf		-15,500	
View	N;Res	3:		N;Res;			,	N;Res			,	N;F	Res	S:		,	
Design (Style)	DT1;R			DT1;Ra	anch			DT1;F	_	ıch		-		Ranch			
Quality of Construction	Q4	\u_i	011	Q4	211011			Q4	·	1011		Q4		tariori			
-	62			60			0	57			0	_	•			0	
Actual Age											0	_				U	
Condition	C3			C4	1		35,000	C3				C3					
Above Grade	Total Bdr	_	Baths	Total Bdrms	_		0	Total Bdr		Baths		Total	_		aths		
Room Count	8 4	1	2.0	7 3	2.0			8 4		3.0	-18,000		4		.0		
Gross Living Area		1,	,745 sq. ft.		2,203 s	q. ft.	-38,500		2,	529 sq.	ft65,900			2,126	sq. ft.	-32,000	
Basement & Finished	0sf			0sf				0sf				0sf					
Rooms Below Grade																	
Functional Utility	Avera	GE.		Averag	<u>e</u>			Avera	ne			Ave	era	ue			
-	FWA/			FWA/C				FWA/		<u></u>				CAC			
Heating/Cooling		UΑ			,,,,,				υA			-				45.000	
Energy Efficient Items	None			None				None				SIr				-15,000	
Garage/Carport	2ga2d			2gd2dv			0	3ga3c			-5,000	_					
Porch/Patio/Deck	Patio/			Patio/D				Patio/				_		Deck			
Private Street	Private	e S	Street	Public :	Street		0	Public	St	reet	0	Pul	blic	Street	t	0	
WrkShp	None			None				None				Wr	kS	hp		-30,000	
Pool	None			None				Pool			-20,000	No	ne	•			
Net Adjustment (Total)				X +	<u> </u>	\$	23,000			X -	\$ 62,300	_	7+	X -	\$	107,990	
Adjusted Sale Price				Net Adj.	1.8%	+ *	20,000	Net Adj.		-4.8%	<u> </u>	Net				101,000	
A '				Gross Adj.	9.6%	1	1,273,000	,			\$ 1,237,700)% \$	1,441,010	
of Comparables			CII		9.0%	1.0			J.	1			55 AC				
ITEM				BJECT			COMPARABLE SA	LE NO. 4		CC	MPARABLE SALE NO	. 5		COM	PARAB	LE SALE NO. 6	
ITEM			11														
Date of Prior Sale/Transfer			/28/2023														
Date of Prior Sale/Transfer Price of Prior Sale/Transfer		\$1	,113,999														
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Uniform Appraisal Dataset Definitions

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.

File No. Ext5471Cherrylee

Uniform Appraisal Dataset Definitions

File No. Ext5471Cherrylee

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

ADDENDUM

Borrower: Redwood Holdings LLC	LC File No.: Ext5471Cherrylee		
Property Address: 5471 Cherrylee Ln		Case No.:	
City: Yorba Linda	State: CA	Zip: 92886	
Lender: Wedgewood Inc			

Neighborhood Boundaries

Page 1

Neighborhood Description

The general neighborhood consists of predominantly one and two story story single family residences. Most of the houses were built during the 1960's through 1990's. K-6 schools and retail shopping center located within a 2 mile radius. Freeway access is located 1.5 mile radius. No adverse conditions noted.

Neighborhood Market Conditions

The Corelogic/Realist/MLS and DataQuick News Source reported increases of prices and values of .3% per month for the first, second, third quarters of 2023 in the general market area. The average marketing time range was reported at 0 to 103 days, and reasonable exposure time was 45 days. Conventional financing are typically sought after in subject's area.

Source: Corelogic/Realist/DataQuick News

Extra Comments

Exterior inspection was performed per engagement guidelines on 11/09/2023.

Through analyzation of numerous comps through matched paired sales analysis, it was determined that the subject's reasonable marketing time was reported between 0 to 103 days, and reasonable exposure time was 9 days and deemed typical for marketing times within the subject's neighborhood market area. Thus the value conclusion presented herein still reflects a market value conclusion 0 to 103 days for the subject's general market area.

The average marketing time range was reported at 0 to 103 days, and reasonable exposure time was 45 days.

The subject is located on a private street per plat map addendum and exterior inspection. No reported maintenance and upkeep agreement/contract currently exists for the subject's private street by homeowners. Comp 2 is located on same private street with similar marketability. Through paired sales analysis the market indicated homes located on private street did not command lower prices/values versus homes located on public street thus zero dollar adjustments warranted in the sales grid.

Comments on Sales Comparison

All comparables utilized in this report are most relevant market data from subject's immediate neighborhood and market area at time of inspection. All comps were reported as standard sales. Comparable sales bracket the subject's square footage.

Septic sewer system(s) are typical for the subject's general market area. The subject and comparable sales 1, 2 were used in the appraisal report were similar in marketability when considering septic utilities and deemed to be credible market support for the subject's opinion of value. Through paired sales analysis the market indicated homes with septic sewer system did not command lower prices/values versus homes with public sewer system.

Through paired sales analysis the market revealed comparable sale 1 was deemed similar in lot utility, therefore, zero dollar adjustments were warranted in the sales grid due to similar in overall marketability and market appeal. Comps 2, 3, 4, 5, 6 were adjusted accordingly for differences through paired sales analysis.

There were limited closed sale comparable sales with similar GLA/marketability/location as the subject in the past 12 months and 2 mile radius, thus, an expanded market data search was conducted and comparable sales 1, 2, were used deemed reliable and credible.

The subject and comp 2 proximity to equestrian arena is backing lot(s). Through paired sales analysis the market indicated homes with proximity to equestrian arena did not command lower prices/values versus homes without equestrian arena thus no adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with pool did command higher prices/values versus homes with no improvement thus adjustment warranted in the sales grid.

Comp 1 was reported in superior condition to kitchen, baths, flooring and was adjusted for condition, GLA, time, location. Comp 1 is located on traffic street, west of Imperial Hwy in a similar market area and was used due to a lack of closed sales similar in GLA/marketability in the past 12 months and 2 mile radius thus expanded market search was warranted.

Comp 2 was reported in similar condition to kitchen, baths, flooring and was adjusted for time, lot, bath count, GLA.

Comp 3 was reported in similar condition to kitchen, baths, flooring and was adjusted for garage, lot, pool. Comp 3 exceeds 1 mile and was used due to a lack of closed sales similar in GLA/marketability in the past 12 months and 2 mile radius thus expanded market search was warranted.

Comp 4 was reported in inferior condition to kitchen, baths, flooring and was adjusted for sale concession, condition, lot, GLA.

ADDENDUM

Borrower: Redwood Holdings LLC	File No.: Ext5471Cherrylee	
Property Address: 5471 Cherrylee Ln	C	Case No.:
City: Yorba Linda	State: CA	Zip: 92886
Lender: Wedgewood Inc		

Comp 5 was reported in similar condition to kitchen, baths, flooring and was adjusted for time, lot, bath count, GLA, location, garage, pool.

Comp 6 active listing was reported in similar condition to kitchen, baths, flooring and was adjusted for list to sale, lot, workshop, GLA, solar panels.

Time adjustments for comps 1, 2 were derived through paired sales analysis, as there were minimal recent closed sales (within the past 3 months) similar in marketability/GLA as the subject. The Corelogic/Realist/MLS and DataQuick News Source reported increases of prices and values of .3% per month for the first, second, third quarters of 2023 and fourth quarter of 2022 in the general market area.

Comp 1 is an older sale exceeding 9 months from the effective date of the appraisal however was used due to a lack of closed sales similar in GLA and similar market area in the past 12 months and 2 mile radius. Comp 2 is an older sales exceeding 13 months from the effective date of the appraisal however was used due to a lack of closed sales similar in GLA, marketability in the past 12 months and 2 mile radius.

Opinion of market value was derived from unadjusted and adjusted sale price ranges of comparable sales within the subject's immediate market area.

Through paired sales analysis the market indicated homes with four bedrooms did not command higher prices/values versus homes with three bedrooms thus zero dollar adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with three bathrooms did command higher prices/values versus homes with two and half bathrooms thus adjustments warranted in the sales grid.

Comps 1, 3, 5 MLS listing photos were used due to homeowners in front of home at the time of the inspection.

All adjustments made to comparables were derived through paired sales analysis of the immediate market neighborhood and applied in the sales comparison approach to said closed sale comparables.

Comp 3 was deemed to be a best indicator of value when considering similar physical characteristics, least gross line adjustment and similar GLA as the subject property. Good support from comp 2 when considering same street location (located next door from the subject).

Most weight to value was placed on comp 3 when considering when considering least gross line adjustment, similar physical characteristics and similar GLA. Good support from comp 2 when considering same street location (located next door from the subject).

The opinion of value was not derived by averaging methodology, rather most weight to value of comparable sale 3 from sales comparison approach.

After all other adjustments were made an as-is opinion of value is \$1,285,000.

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.

Appraisal Report; Prepared in Accordance with USPAP Standards Rule 2-2(a)

The average marketing time range was reported at 0 to 103 days, and reasonable exposure time was 45 days.

Final Reconciliation

The sales comparison approach is the best indicator to value. The cost approach is more appropriately used for new and proposed construction, thus, the cost approach was given secondary weight to value. The property is owner occupied and the neighborhood is predominately owner users. Thus, the gross rental multiplier (GRM) and income approach were not utilized in the report.

Land to value ratio common and typical for the subject's market area. No adverse affect to marketability.

ClearCapital.com, Inc. California AMC Registration/License # 1256

Fee Disclosure: The appraiser received \$220 fee (minus \$20 technology fee applied) for this assignment.

ADDENDUM

Borrower: Redwood Holdings LLC Property Address: 5471 Cherrylee Ln	Case No.:
City: Yorba Linda	State: CA Zip: 92886
Lender: Wedgewood Inc	Др. 02000
The appraiser is based in Claremont ands subject is located within 2 in the market.	22 miles from the property and has 19 years appraising
On March 13, 2020, the United States Government declared a National Em (COVID-19) Outbreak. The effective date of this appraisal is after this decl	aration and is being performed using historical comparable
sales and considering active listing and pending sales in the appraiser conthis outbreak, the future impact to property values (and valuation) is not cumarket to market and the appraiser has documented any known specific m	clusion. Due to the rapidly changing economic conditions with rrently known. The impact of this outbreak also can vary from arket conditions within the appraisal to better inform the client
and intended users of the conditions seen at the time of the preparation of	the appraisal.

Market Conditions Addendum to the Appraisal Report File No. Ext5471Cherrylee

The purpose of this addendum is to provide the lender/client with addendum for all appraisal reports with an effective date on or all		understanding of the	market trends and con	nditior	ns prevalent in t	he su	bject neighborh	ood. 1	rnis is a required							
Property Address 5471 Cherrylee Ln City Yorba Linda State CA Zip Code 92886																
Borrower Redwood Holdings LLC	ad an this form as the	hasis for his/har canal	iclone, and must prov	ılda cı	upport for those	conc	lucione rogardi	na ha	using trands and							
Instructions: The appraiser must use the information require overall market conditions as reported in the Neighborhood section							-	-	-							
analysis as indicated below. If any required data is unavailable					-											
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident			-						-							
that would be used by a prospective buyer of the subject proper																
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Overall Trend									
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	30 5.00	19 6.33	18 6.00	=	Increasing Increasing	₩	Stable Stable	-	Declining Declining							
Total # of Comparable Active Listings	4	11	13		Declining		Stable	_=	Increasing							
Months of Housing Supply (Total Listings/Ab.Rate)	0.80	1.74	2.17		Declining		Stable	X	Increasing							
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7-12 Months 1,233,000	Prior 4-6 Months 1,200,000	Current - 3 Months 1,262,500	\square	Increasing	$\overline{\Box}$	Overall Trend Stable	$\overline{}$	Declining							
Median Comparable Sales Days on Market	15	9	15		Declining		Stable	X	Increasing							
Median Comparable List Price	1,350,000	1,350,000	1,450,000		Increasing		Stable		Declining							
Median Comparable Listings Days on Market Median Sale Price as % of List Price	99.00%	37 100.00%	62 100.00%		Declining Increasing		Stable Stable	<u> X</u>	Increasing Declining							
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	100.0076	=	Declining	-	Stable		Increasing							
Explain in detail the seller concessions trends for the past 12 m																
An analysis was performed on 67 competing			For those sales	s, a	total of 40.	.3%	were repor	ted	to have							
seller concessions. This analysis shows a ch	ange of -1.9% p	per month.														
Are foreclosure sales (REO sales) a factor in the market? An analysis was performed on 67 competing			the trends in listings a					ed to	he RFO							
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Cite data sources for above information. Information repo	orted in the CRI	MLS system (us	ing an effective	dat	te of 11/09/	202	3) was utiliz	zed	to arrive at							
						_	the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.									
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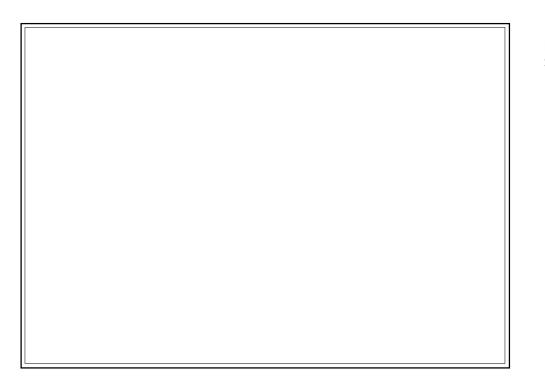
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC		File No.: Ext5471Cherrylee
Property Address: 5471 Cherrylee Ln		Case No.:
City: Yorba Linda	State: CA	Zip: 92886
Lender: Wedgewood Inc		<u> </u>



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: November 9, 2023 Appraised Value: \$ 1,285,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 5471 Cherrylee Ln
City: Yorba Linda
Lender: Wedgewood Inc

File No.: Ext5471Cherrylee
Case No.:

Case No.:

Zip: 92886

Lender: Wedgewood Inc



COMPARABLE SALE #1

18191 Buena Vista Ave Yorba Linda, CA 92886 Sale Date: s03/23;c02/23 Sale Price: \$ 1,220,000



COMPARABLE SALE #2

5472 Cherrylee Ln Yorba Linda, CA 92886 Sale Date: s11/22;c10/22 Sale Price: \$ 1,400,000



COMPARABLE SALE #3

20042 Fernglen Dr Yorba Linda, CA 92886 Sale Date: s10/23;c09/23 Sale Price: \$ 1,255,000

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 Ext5471Cherrylee

 Property Address: 5471 Cherrylee Ln
 Case No.:

 City: Yorba Linda
 State: CA
 Zip: 92886

 Lender: Wedgewood Inc



COMPARABLE SALE #4

5801 Stradella Rd Yorba Linda, CA 92886 Sale Date: s08/23;c08/23 Sale Price: \$ 1,250,000



COMPARABLE SALE #5

5132 Wendover Rd Yorba Linda, CA 92886 Sale Date: s11/23;c10/23 Sale Price: \$ 1,300,000



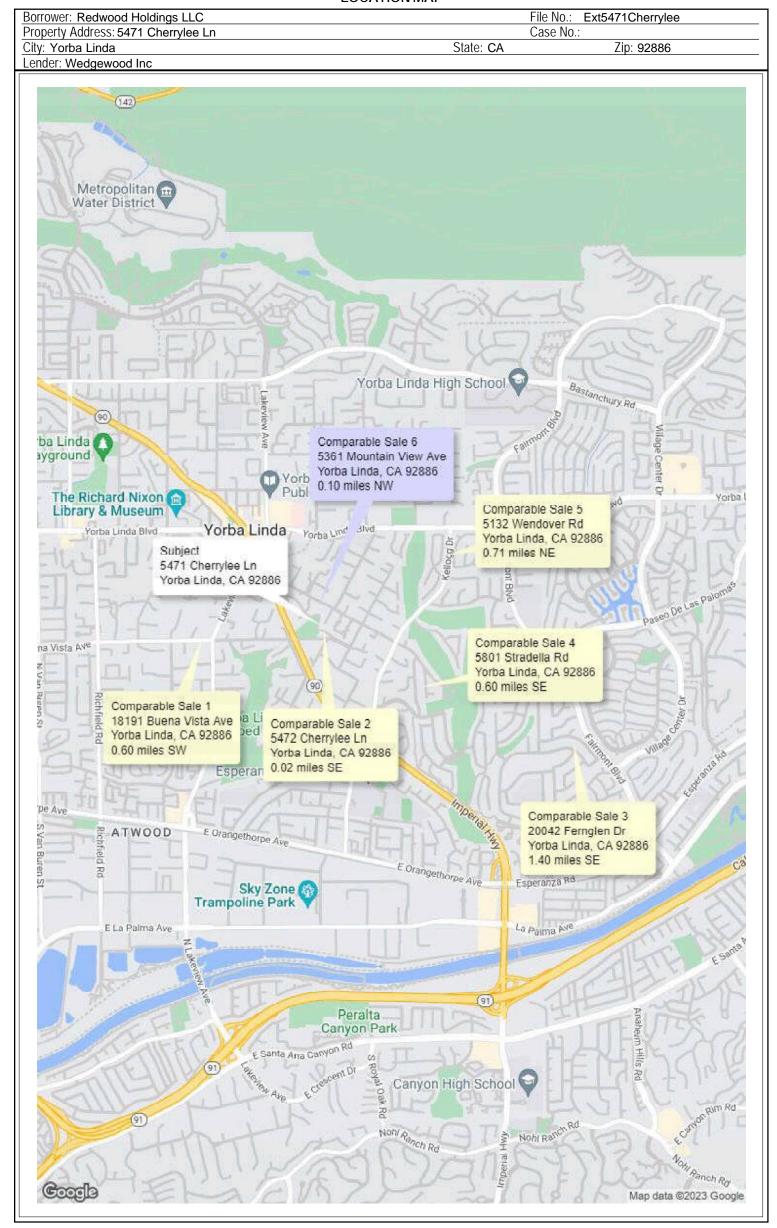
COMPARABLE SALE #6

5361 Mountain View Ave Yorba Linda, CA 92886 Sale Date: Active Sale Price: \$ 1,549,000

PLAT MAP

File No.: Ext5471Cherrylee Borrower: Redwood Holdings LLC Property Address: 5471 Cherrylee Ln City: Yorba Linda Case No.: State: CA Zip: 92886 Lender: Wedgewood Inc 348-28 348 - 27 1 25) 30) AVENUE 23 24) 27 0.173 AC. YORBA LINDA NO 12640 (8) 7 (19) (3) 0. 196 AC. 20 9 (281) POR. LOT 5 5.46AC NEW PAR. I (I) (I) (I) (I) (I) (I) MOUNTAIN S 12 R. S. 29 -23 R. S. 32 -26 Subject (15) (13) TRACT · PRIVATE STREET 29 NOTE - ASSESSOR'S BLOCK & PARCEL NUMBERS SHOWN IN CIRCLES YORBA LINDA TRACT PARCEL MAP TRACT NO. 12640 MARCH 1976 M.M. 5-17. 18 P.M. 64-45. 69-40 M.M. 570-25. 26 ASSESSOR'S MAP BOOK 348 PAGE 28 COUNTY OF DRANGE

LOCATION MAP



USPAP ADDENDUM

File No. Ext5471Cherrylee

	USPAP AL	DENDUM	= =
Borrower: Redwood Holdings LLC			
Property Address: 5471 Cherrylee Lr	l		
City: Yorba Linda	County: Orange	State: CA	Zip Code: <u>92886</u>
Lender: Wedgewood Inc			
PPRAISAL AND REPORT IDE	NTIFICATION		
	the following USPAP reporting	option:	
X Appraisal Report	A written report prepared under Stan		
Restricted Appraisal Report	t A written report prepared under Stan	uarus Ruie 2-2(b).	
Reasonable Exposure Time			
My opinion of a reasonable exposure tin	ne for the subject property at the market v	ralue stated in this report is: 9 day	ys
The average marketing time range	was reported at 3 to 45 days, and	reasonable exposure time wa	as 9 days
The average marketing time range	was reported at 3 to 43 days, and	reasonable exposure time wa	33 3 days.
Additional Certifications			
	an appraiser or in any other capacity, reg	arding the property that is the sub	ject of this report within the three-year
period immediately preceding acce	ptance of this assignment.		
☐ I HAVE performed services, as an	appraiser or in another capacity, regarding	ng the property that is the subject	of this report within the three-year
	ptance of this assignment. Those service		
Additional Comments			
APPRAISER:		SLIDEDVISODY ADDDAISED (only if required).
AFFRAISER:		SUPERVISORY APPRAISER (orny ir requirea):
Signature:			
Name: Tamra Miller			
Date Signed: 11/09/2023 State Certification #: AR033837			
or State License #:			
or Other (describe):			
State: CA			or License:
Expiration Date of Certification or Licer	nse: <u>04/27/2024</u>	Supervisory Appraiser inspectio	
Effective Date of Appraisal: 11/09/203	<u>د</u> ی	I I DID NOT I LEXTERIOR-OR	nly from street Interior and Exterior

Borrower: Redwood Holdings LLC File No.: Ext5471Cherrylee Property Address: 5471 Cherrylee Ln City: Yorba Linda Case No.: State: CA Zip: 92886

Lender: Wedgewood Inc



REAL ESTATE APPRAISER LICENSE BUREAU OF REAL ESTATE APPRAISERS Business, Consumer Services & Housing Agency

Tamra M. Miller

has successfully met the requirements for a license as a residential real estate appraiser in the State of

California and is, therefore, entitled to use the title:

"Certified Residential Real Estate Appraiser"

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

AR 033837

BREA APPRAISER IDENTIFICATION NUMBER:

Certification Law.

Effective Date:

Date Expires:

April 28, 2022 April 27, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3062162

Borrower: Redwood Holdings LLC	File No.: Ext5471Cherrylee				
Property Address: 5471 Cherrylee Ln	Case I	No.:			
City: Yorba Linda	State: CA	Zip: 92886			
Lender: Wedgewood Inc		,			

Accelerant National Insurance Company

(A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL105610-00 Renewal of: New

1. Named Insured: Tamra Miller

 Address: 2615 Bonnie Brae Ave Claremont, CA 91711

3. Policy Period: From: October 21, 2023 To: October 21, 2024

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

4. Limit of Liability: Each Claim Policy Aggregate
Damages Limit of Liability 4A. \$ 1,000,000 4C. \$ 1,000,000
Claim Expenses Limit of Liability 4B. \$ 1,000,000 4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$680

7. Retroactive Date: October 21, 2022

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

OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605

San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC - appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: October 11, 2023

By:

Authorized Representative

N DEC 40000 04 22 Page 1 of 1

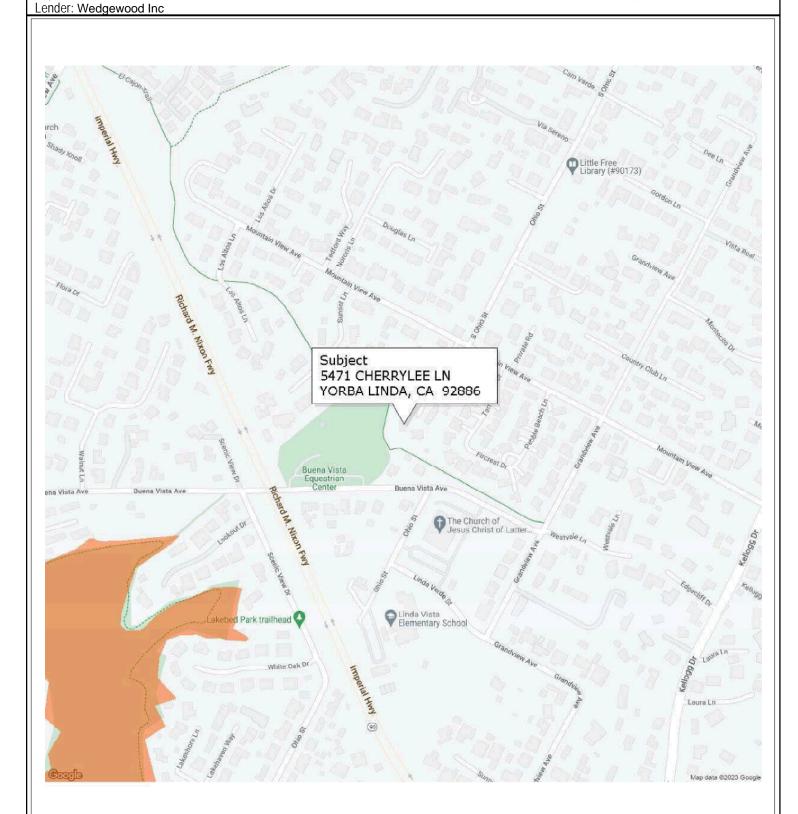
FLOOD MAP

Borrower: Redwood Holdings LLC
Property Address: 5471 Cherrylee Ln
City: Yorba Linda

File No.: Ext5471Cherrylee
Case No.:

Case No.:

Zip: 92886



FLOOD INFORMATION

Community: CITY OF YORBA LINDA

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06059C0068J

Panel: 06059C0068

Zone: X

Map Date: 12-03-2009

FIPS: 06059

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

AERIAL MAP

Borrower: Redwood Holdings LLC
Property Address: 5471 Cherrylee Ln
City: Yorba Linda
Lender: Wedgewood Inc File No.: Ext5471Cherrylee Case No.:

State: CA Zip: 92886

